REQUEST FOR PROPOSAL (RFP)

for

SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF ASSET LIABILITY MANAGEMENT AND FUND TRANSFER PRICING SOLUTION

Date and time of Pre Bid Meeting	**22.09.2021 at 03:00 PM**
Last Date for receipt of bids	**08.10.2021 at 03:00 PM**
Date and time of opening Technical bids	**08.10.2021 at 03:30 PM**

List of Abbreviations used in the Document

Abbreviations	Expansion
AFS	Available for Sale
ALM	Asset & Liability Management
AMC	Annual Maintenance Cost
ATS	Annual Technical Support
BAF	Bankers' Acceptance Facility
BG	Bank Guarantee
BLR	Basel Liquidity Return
BPLR	Benchmark Prime Lending Rate
BRD	Business Requirement Document
CA	Cost Allocation
CBS	Core Bancs Solution
CCR	Cross Currency Swaps
CD	Certificate of Deposits
CFP	Contingency Funding Plan
CIF	Customer Information File
CO	Corporate Office
CRAR	Capital to Risk Assets Ratio
CRR	Cash Reserve Ratio
DAM	Database Activity Monitoring
DPIIT	Department for Promotion of Industry and Internal trade
DR	Disaster Recovery
DSC	Digital Signing Certificate
DTL	Demand & Time Liabilities
Ear	Earnings at Risk
EBLR	External Benchmark Lending Rate
ECR	Electronic Challan cum Return
EEFC	Exchange Earner's Foreign Currency
EMI	Equated Monthly Instalments
EPF & MP Act	Employees' Provident Funds And Miscellaneous Provisions Act, 1952
FBIL	Financial Benchmarks India Pvt. Ltd.
FCNR	Foreign Currency Non Resident
FGMO	Field General Management Office
FIMMDA	Fixed Income Money Market and Derivatives Association of India
FTP	Funds Transfer Pricing
GFR	General Financial Rules
GST	Goods & Services Tax
HFT	Held for Trading
HTM	Held Till Maturity
IDRBT	Institute for Development and Research in Banking Technology
IEM	Independent External Monitor

Abbreviations	Expansion
IP	Integrity Pact
IPR	Intellectual Property Rights
IRS	Interest Rate Swaps
IRSD	Interest Rate Sensitivity - Duration Gap Analysis
IRST	Interest Rate Sensitivity - Traditional Gap Analysis
IS Audit	Information Security Audit
LC	Letter of Credit
LIBOR	London Inter Bank Offer Rate
MAF	Manufacturer's Authorization Form
MCLR	Marginal Cost of Funds Lending Rate
MIBOR	Mumbai Inter Bank Offer Rate
MSE	Micro and Small Enterprises
MVE	Market Value of Equity
NDA	Non-Disclosure Agreement
NEFT	National Electronic Fund Transfer
NII	Net Interest Income
NRE	Non-resident External
NRO	Non-resident Ordinary
NSIC	National Small Industries Corporation
OCR	Optical Character Recognition
OEM	Original Equipment Manufacturer
PAN	Permanent Account Number
PC Act	Prevention of Corruption Act
PCFC	Packing Credit Foreign Currency
PD	Preferential Deposits
PDF	Printable Document Format
PIM	Privileged Identity Management
POA	Power of Attorney
PR	Primary Site
PSE	Public Sector Enterprises
PSU	Public Sector Undertakings
PTC	Pass Through Certificates
RBI	Reserve Bank of India
RFC	Resident Foreign Currency
RFP	Request for Proposal
RPO	Recovery Point Objective
RSA	Rate Sensitive Assets
RSL	Rate Sensitive Liabilities
RTGS	Real Time Gross Settlement
RTO	Recovery Time Objective
SI	System Integrator
SIEM	Security Information and Event Management

Abbreviations	Expansion
SLA	Service Level Agreement
SLR	Statutory Liquidity Ratio
SLS	Structural Liquidity Statement
SMA	Special Mention Accounts
SR	Security Receipts
SRS	System Requirement Specification
TCO	Total Cost Ownership
TRePS	Tri-party Repo Dealings & Settlement
UAT	User Acceptance Test
VAPT	Vulnerability Assessment and Penetration Testing
VAS	Vulnerability Assessment System
VCF	Venture Capital Funds
WCS	Weighted Commercial Score
WTS	Weighted Technical Score
ZCYC	Zero Coupon Yield Curve
ZO	Zonal Office

Table Of Contents

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

SCHEDULE

1)	Tender Reference Number and Date	RFP No. Ref: CO/RMD/244/2021-22 dated 13.09.2021
2)	Last date for seeking Pre-bid clarifications/ queries through email alm@indianbank.co.in planning@indianbank.co.in kumar.doure@indianbank.co.in natraj.neglur@indianbank.co.in rajive.rastogi@indianbank.co.in rajesh.jadon@indianbank.co.in	**20.09.2021 by 03:00 PM**
3)	Last Date & Time for submission of Bids in Online &/Or Offline Mode	**08.10.2021 by 03:00 PM** Address for physical submission Chief Manager Indian Bank, Corporate Office, Expenditure Department, First Floor, A Wing, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai, Pin 600 014 Portal for online submission of Bids: https://www.tenderwizard.in/indianbank
4)	Documents to be submitted Online	a. Eligibility Criteria, along with all supporting documents required. b. All Annexure as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages. c. All supporting documents and product literature in support of Technical specifications. d. Relevant brochures f. Compliance to Technical Specifications. g. Any other information sought by the Bank with relevant to this tender h. Kindly refer to the Check List for the required documents to be submitted

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
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	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

5)	Documents to be submitted physically by Bidders (Offline Mode)	1. DD towards Cost of bid document (Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.): **Account No.: 743848138** **Account Name: INDIAN BANK,H.O.TECHNOLOGY MANAGEMENT DEPARTMENT-II** **IFSC Code: IDIB000H003** **Branch: Harbour** 2. Pre-Contract Integrity Pact Note: Companies registered as Micro/Small Units under MSE/National Small Industries Corporation (NSIC) should submit documentary proof for claiming exemption for Point No. 1. Kindly refer to the Check List for the required documents to be submitted
6)	Date of opening of Technical (Part I) Bids (Online &/or Offline) & Conformity to Eligibility Criteria	**08.10.2021 by 03:30 PM** Indian Bank 254-260, Avvai Shanmugam Salai Royapettah Chennai – 600 014
7)	Date of Online Reverse Auction (Part II)	Will be intimated after technical evaluation of the bids submitted.
8)	RFP Cost	Non-refundable **Rs. 25,000/-** in the form of DD favouring "Indian Bank". (Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.): **Account No.: 743848138** **Account Name: INDIAN BANK,H.O.TECHNOLOGY MANAGEMENT DEPARTMENT-II** **IFSC Code: IDIB000H003** **Branch: Harbour** Mode of submission: (Offline for DD/Online for e-transfer)
9)	Online Bid Submission Details	This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted by Bank's authorized e-Procurement service provider M/s. Antares Systems Limited through website https://www.tenderwizard.in/indianbank

This RFP document can be downloaded from the website: https://www.indianbank.in and e-procurement portal: https://www.tenderwizard.in/indianbank.

Information regarding RFP will also be available on CPPP Portal https://eprocure.gov.in/cppp/.

Paper publication will be done for the information regarding publishing the RFP, however Clarifications, Modifications and Date of Extensions, if any, will be published in website https://www.indianbank.in and e-procurement portal https://www.tenderwizard.in/indianbank only.

The term *"Bid"* & *"Quote/Quotation"* bears the same meaning in this RFP. This tender document is the property of Indian Bank & is not transferable.

SECTION – I

REQUEST FOR PROPOSAL (RFP)

The Bank is interested in identifying the companies providing the services for Implementation of ALM &FTP Solution.

Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. Bidders should enrol/register before participating through e-procurement website. Bids have to be submitted online only through e-procurement website. Part II – Commercial Bid will be called through Online Reverse Auction Process, Intimation will be given to all qualifying bidders about the date and time of reverse auction.

Interested eligible bidders may submit their quotation for Providing ALM & FTP Solution, as specified in Part-I as per the following procedure:

1. Bidders should enrol/register before participating through website - https://www.tenderwizard.in/indianbank. Bids have to be submitted online only at the above mentioned website. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the signed tender documents. Any other documents sent by any other mode will not be accepted.
2. Part I contains compliance details of the specifications for which quotation is called for. No column shall be left blank or altered. The bidders should also submit their indicative commercial bids as sought in the e-tendering system. The indicative commercials provided by the bidder during e-tendering process will be considered as online sealed bid. The indicative commercial bid of the technically qualified bidders will be opened by Bank Officials on the date of online reverse auction.
3. Part II – Commercial will be called through Online Reverse Auction Process. After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction. Part II price breakup details to be submitted after online reverse auction process.
4. Part I to be uploaded online duly signed by the Authorized Signatory under the seal of the company in every page. Any correction should be authenticated by the same signatory. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the quotations will be liable for rejection. The price quoted should be unconditional and should not contain any strings attached thereto. Quotes, which do not conform to our specifications, will be liable for rejection and offers with a higher configuration will not attract any special consideration in deciding the vendor.
5. Bank has the right to accept or reject any quotation/cancel the e-tender at its sole discretion, at any point, without assigning any reason thereof. Also, Bank has the discretion for amendment / alteration / extension before the last date of receipt of bid.
6. The condition of prior turnover and prior experience may be relaxed for Start-ups (as defined by Department of Industrial Policy and Promotion) subject to meeting of quality & technical specifications and making suitable provisions in the bidding document (Rule 173 (i) of General Financial Rules (GFR) 2017).
7. **MAKE IN INDIA**
This RFP is further governed by Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019 and subsequent

revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020& its amendments (if any).

Bank will follow the above orders and guidelines on Public Procurement (Preference to Make in India)

8. Bank will provide benefits to micro and small enterprises (MSEs) as per the guidelines of public procurement policy issued by Government of India.

9. <u>RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:</u>

As per Ministry of Finance, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with others, in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs.

"The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority"

Definitions pertaining to "Restriction of Bidders from Countries sharing Land Borders with India" Clause Bidder" (including the term 'tenderer', 'consultant' 'vendor' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency, branch or office controlled by such person, participating in a procurement process.

"Bidder from a country which shares a land border with India" means:
   a) An entity incorporated, established or registered in such a country; or
   b) A subsidiary of an entity incorporated, established or registered in such a country; or
   c) An entity substantially controlled through entities incorporated, established or registered in such a country; or
   d) An entity whose beneficial owner is situated in such a country; or
   e) An Indian (or other) agent of such an entity; or
   f) A natural person who is a citizen of such a country; or
   g) A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

"Beneficial owner" will be as under:
   i. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has a controlling ownership interest or who exercises control through other means.

Explanation
- a. "Controlling ownership interest" means ownership of, or entitlement to, more than twenty-five per cent of shares or capital or profits of the company;
- b. "Control" shall include the right to appoint the majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or share-holders' agreements or voting agreements;

ii. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;

iii. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;

iv. Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

v. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

"Agent" is a person employed to do any act for another, or to represent another in dealings with third persons.

10. Please note that
(i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
(ii) The Bank is not bound to accept any of the bids submitted and the bank has the right to reject any/all bid/s or cancel the tender at any point without assigning any reason therefor.
(iii) Bank reserves the right to negotiate with the successful bidder for further reduction in price under exceptional circumstances.
(iv) All pages of the Bid document, Clarifications/Amendments if any should be sealed and signed by the Authorized Signatory and to be uploaded with technical bid. A certificate to the effect that the Authorized Signatory has authority to bind the company should also be attached along with the technical bid.
(v) The Authority/Bank shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to RFP, Bidding Documents or the Bidding Process, including any error or mistake therein or in any information or data given by the Authority.
(vi) Nothing in this Agreement shall obligate either Party to enter into any further Agreements.

After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction.

Note: The tender cannot be split. Only one SI will be awarded with contract.

SECTION-II

INSTRUCTIONS TO BIDDERS

1. Introduction

The Bidder is expected to examine all instructions, forms, annexures, terms and specifications given in the Bidding Documents. If any element of doubt arises, the same should be clarified from the Bank before submitting the bid. Failure to furnish all information required by the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk. Bank will not be responsible for the same.

2. Pre Bid Meeting

a. A pre-bid meeting is scheduled to be held through Video Conference/Skype/Web-ex on **22.09.2021 at 03:00 PM.** Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting.

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

c. The Bidder is requested to submit any queries/clarifications to the Bank to the following email ids on or before **20.09.2021 by 03:00 PM:**

natraj.neglur@indianbank.co.in
alm@indianbank.co.in
planning@indianbank.co.in
rajive.rastogi@indianbank.co.in
rajesh.jadon@indianbank.co.in

In case the Probable Bidder wants to participate in the Pre-Bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by paying the cost of bid document i.e. **Rs. 25,000/-** (non-refundable) by way of Demand Draft in favour of Indian Bank payable at Chennai, or transferring the amount in the account as detailed in point no. 8 of schedule. Bidders have to ensure that cost of bid document i.e. Rs. 25,000/- has already been remitted to the account as mentioned in point no. 8 of schedule, or dispatched through demand draft (Copy of demand draft to be attached), to the below mentioned address, before raising the queries through email:

Indian Bank, Head Office, 66, Rajaji Salai, 2nd Floor, Chennai- 600 001

Such Bidders who have not chosen to attend the pre bid meeting are required to submit the DD for cost of Bid Document through offline/online mode (as mentioned under point no. 8 of schedule) apart from uploading the scanned DD/Proof of e-transfer document during e-tendering.

The text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendment to the bid document, if any, will be ported in websites: https://www.indianbank.in and https://www.tenderwizard.in/indianbank and informed vide mail to the bidders who have raised queries.

3. Amendment of bidding documents

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

1.2 All prospective bidders will be communicated of the details of amendments and clarifications. Signed copy of the amended document should form part of the Technical Bid.

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

1.4 The amendments if any, will be published in the e-procurement website and will form part of the Bidding document.

4. Technical Bid

The Bidder shall furnish as part of its technical bid, documents establishing the bidder's eligibility to bid and its qualifications to perform the Contract.

The documentary evidence of the Bidder's eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank's satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements.

Any bid document not accompanied by the above will be rejected.

5. Financial Bid

1. The Bank finalize commercials through online reverse auction after evaluation of Part I after giving due notice to the technically qualified bidders.
2. The calling for quote does not confer any right on the bidder for being awarded any purchase order.

6. Clarification of Bids

During evaluation of the bids, the Bank may, at its discretion, seek clarification from the Bidder/s. The request for clarification and the response shall be in writing/by email, and no change in the substance of the bid shall be sought, offered, or permitted.

The Bidder shall make his/her own interpretation of any and all information provided in the Bidding Document. The Bank shall not be responsible for the accuracy or completeness of such information and/or interpretation. Although certain information's are provided in the Bidding Document, however, bidder shall be responsible for obtaining and verifying all necessary data and information, as required by him. The Bank reserves the right to accept or reject any/all tender in whole or in part without assigning any reason whatsoever. The Bank shall not be bound to accept the lowest tender and reserves the right to accept any or more tenders in part. Decision of Bank in this regard shall be final.

7. Bid Security Declaration& Cost of Bid Document

The Bidder shall furnish, bid security declaration as per Annexure-V, certifying that they will not withdraw their bid during the period of bid validity specified in this RFP and will not fail or refuse to execute the Agreement and furnish the performance security as specified in the RFP.

Cost of Bid Document **Rs. 25,000/- (Rupees Twenty-Five Thousand only)** along with technical bid to be submitted in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in point no. 8 of schedule.

	CO: RISK MANAGEMENT DEPARTMENT, INDIAN BANK, CORPORATE OFFICE, 254-260, AVVAI SHANMUGAM SALAI CHENNAI – 600014

Ref: CO/RMD/244/2021-22 | **Date: 13/09/2021**

MSE/NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period, along with declaration as per Annexure -IX duly signed by company secretary/Director of the concerned enterprise.

8. Evaluation Criteria

Bid evaluation methodology that Indian Bank is adopting is given below:

a) 70:30 Techno-Commercial scoring model will be used for the evaluation. The total marks scored by the eligible bidders as determined by the Bank under Technical Requirements will be given 70% weightage and shall be called Weighted Technical Score (WTS). The Total Weighted Commercial Cost as explained below will be given 30% weightage and shall be called Weighted Commercial Score (WCS).

b) Scoring in the Technical Evaluation: The Bidders, who comply with Bank's technical specifications and other terms and clauses of the RFP document as explained in above points, will be shortlisted for evaluation as per the Technical Evaluation. The bidders are expected to submit sufficient supporting details along with all documentary evidence records in their technical bid for enabling the Bank for objective evaluation and scoring in the Technical Requirements. The Bidders themselves will not fill in any score in Technical Requirements. Evaluation and scoring process will also involve independent verification by the Bank of the details submitted in the Bid Document.

c) After scrutiny of the Technical Bid document and supporting documents, and responses to various Technical Evaluation points, scoring of marks will be done therein against bids of shortlisted bidders as explained above. The total marks in the Matrix scored by the bidder will be called Technical Score.

d) The marks obtained in Technical Evaluation will be given a weightage of 70% which will be termed as "Weighted Technical Score" (WTS) and shall be arrived at as under:

Weighted Technical Score (WTS): $(T/T1) *0.70$

> T: Technical score of the respective bidder
> T1: Highest technical score among all qualified bidders

For Example: If for example, there are two bidders "A" and "B" who score 80 and 90 marks respectively, their "WTS" would be as under:

Bidder "A" = $80/90 \times 0.70 = 0.62$, Bidder "B" = $90 / 90 \times 0.70 = 0.70$

e) If sufficient numbers of bidders do not qualify the cut off score, Bank at its sole discretion may reduce the cut off score. Bank reserves the right to accept or reject any technical bid without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the bidders.

f) In the second phase of evaluation, the Commercial Bids of those bidders, whose technical bids have been short-listed and who have qualified in technical evaluation as explained above after scoring of Techno Evaluation, will be obtained through reverse auction. After completion of reverse auction for Commercial Bids, commercial evaluation & verification of the commercial bids will be done by the Bank.

g) For the final evaluation, the Cost quoted by the bidder will be the given 30% weightage using the formula, given below as part of Techno-Commercial Evaluation Process:

Weighted Commercial Score (WCS): $(L1/C) *0.30$

> L1: Lowest price among all qualified bidders
> C: Commercial bid of the respective bidder

Extending the example given above, in case Bidders, Bidder "A" and "B" for example quote per transaction cost as Rs.1.55 and Rs.1.35 respectively, then the WCS in their case would be calculated as under:

Bidder "A" = 1.35/1.55x0.30= 0.26
Bidder "B" = 1.35/1.35x0.30= 0.30

h) The total of Technical and Commercial Scores of each bidder will become basis of final ranking of bidders. Bidder whose total of Technical & Commercial Scores is highest will be as "H-1 Bidder" and bidders with second & third highest final scores will be ranked as "H-2" and "H-3" and so on and so forth.

Total Score = (L1 price / C) * 0.30 + (T/T1 score) * 0.70

In above examples, the Total Score after Techno-Commercial evaluation of Bidders "A" and "B" will be as under:

Bidder	Weighted Technical Score	Weighted Commercial Score	Total Score
A	0.62	0.26	0.88
B	0.70	0.30	1.00

i) All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank. The evaluation shall be on the basis of technical competence and the price quoted. The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder. The assessment methodology is covered in the next section.

The proposals will be evaluated in three stages.
- Phase 1 – General Evaluation Criteria
- Phase 2 – Technical Evaluation Criteria
- Phase 3 – Commercial Evaluation Criteria

8.1 General Evaluation Criteria

a) The Bank will examine the bid to determine whether they are complete, whether the documents have been properly signed and whether the bid is generally in order.
b) The bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation.
c) Prior to the detailed evaluation, the bank will determine the substantial responsiveness of bid documents. For the purposes of these clauses, a substantially responsive quote is one which conforms to all the terms and conditions of the bid documents without material deviations.

8.2 Technical Evaluation Criteria

a) The Bidder has been found to satisfy all the qualification criteria and should present proof as mentioned in Eligibility Criteria.
b) The software offered should meet all the technical specifications as stipulated in the bid.
c) The ALM &FTP Solution will be evaluated for ALM &FTP Solution (2127 marks), System Integrator(SI) capabilities (50 marks) and OEM experience & support capabilities (200 marks) as per the Technical Evaluation. The bidder has to score a

minimum of 70% marks for sections 2&3 in Technical specification for qualifying for Technical bid evaluation.

d) During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter /email seeking clarification / explanation.

e) In addition to the above, bidder shall arrange for site visits (if required) for Bank's team, where the bidder's software is already functional / implemented.

8.3 Commercial Evaluation

Technically qualified bidders alone will be intimated to participate in the Online reverse auction to identify L1 bidder and the evaluation will take into account the following factors:

1. The Bill of Material must be attached in Technical Bid as well as Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid, except that the Technical bid should not contain any price information (with Prices masked). Technical bid without masked Bill of Materials will be liable for rejection. Any deviations from the Bill of Material / non-submission of prices as per the format shall make the bid liable for rejection.
2. The L1 bidder will be selected on the basis of the amount quoted for the proposed solution quoted by them as per commercial bid.
3. The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the entire outflow of the Bank for undertaking the scope of work.
4. In case there is a variation between figure and words, the value mentioned in words will be considered.

Note:
1. The highest technical bidder may not automatically qualify for becoming successful bidder and for award of contract by the bank.
2. The Successful Bidder shall be the first ranked Bidder (having the highest combined score). The final decision on the successful bidder will be taken by the bank. The implementation of the project will commence upon acceptance of purchase order by the successful bidder.
3. If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted during reverse auction, if conducted.
4. In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.
5. The bank will calculate the scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

➢ **Commercial evaluation**

Technically qualified Bidders alone will be intimated to participate in the Online Reverse Auction to get the final commercial quotes of the bidder, through which Bank will identify successful Bidder for awarding contract.

In the reverse auction, the bidder will be required to quote only total cost as mentioned in the commercial bid format (Part-II of RFP). The price quoted should be inclusive of all charges but exclusive of taxes only. The successful bidder has to submit price break up as per commercial bid format within two (2) days, post completion of reverse auction

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

directly to Bank duly signed by the authorised signatory. The unit price for each line item should be comparable to prevailing market rates.

The commercial evaluation of bid will be through Reverse Auction.

9. Proposal Process Management

The Bank reserves the right to accept or reject any or all proposals received in response to the RFP without assigning any reasons thereof. Also, the bank reserves rights to revise the RFP, to request one or more re-submissions or clarifications from one or more Bidders, or to cancel the process in part or whole without assigning any reasons.

Additionally, Bank reserves the right to alter the requirements, in part or whole, during the RFP process, and without re-issuing the RFP. Each party shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP, subsequent presentations and any other meetings during the process.

10. Liabilities of Bank

This RFP is not an offer by Bank, but an invitation for bidder responses. No contractual obligation on behalf of Bank whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

11. Bid and Proposal Ownership

The Bid submitted and all supporting documentation/templates are the sole property of Indian Bank and should NOT be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter-alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Indian Bank and will not be returned.

12. Bid Pricing Information

By submitting a signed bid, the Bidder certifies that the Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition. The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP. No attempt by the Bidder, to induce any other bidder to submit or not to submit a bid for restricting competition, has occurred.

SECTION-III
CONDITIONS OF CONTRACT

1) Scope of the Project

Supply, Installation, Configuration, Testing, Migrating Data, Integrate & Commission all the necessary software modules with necessary and adequate customization, modification, patches, upgrades, utilities, tools etc., and Maintain the ALM & FTP Solution to achieve full functionality with features required in the ALM & FTP Solution.

The Contract period will start from the date of acceptance of purchase order and will be valid for a period of five 5 years from the date of go-live. The supplier has to provide 1 year onsite comprehensive 24*7*365 maintenance support under warranty from the date of go live. Comprehensive Onsite Annual Maintenance Cost (AMC) for 4 years after warranty period of one year after go live. However, Bank reserves the right to enter into AMC with other vendor.

2) Delivery Schedule and Deliverables from the Bidders

The schedule of delivery and activities towards implementation of the project is given below:

Stage	Specification	Weeks	Weeks Cumulative
1.	Finalisation of System Requirement Specification (SRS) from the date of purchase order	5	5
2.	Customization / parameterization and interface development (ALM and FTP, CA and profitability)	9	14
3.	Software installation	1	15
4.	User Acceptance Test (UAT) of regulatory reports/returns for ALM and Major reports of FTP	8	23
5.	Go-live of regulatory reports/returns for ALM and Major reports of FTP	4	27
6.	UAT of balance reports/returns for ALM and other reports of FTP	4	31
7.	Go-live of balance reports/returns for ALM and other reports of FTP	2	33
8.	Project completion buffer time	3	36

Please note that maximum expected time frame of the project to Go-live is 9 months from the date of issuing purchase order.

The Deliverables of the phases are subject to change on mutual agreement between purchaser and supplier.

3) Escrow

The Bank and the successful bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the ALM & FTP Solution software supplied by the successful bidder to the Bank in order to protect its interests in an eventual situation.
The Bank and the successful bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter-alia, the events of the release of the source code and the obligations of the escrow agent.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

50% of the Costs for the Escrow will be borne by the successful bidder and the rest 50% will be borne by the bank.

As a part of the escrow arrangement, the successful bidder is expected to provide a detailed code documentation of the ALM & FTP Solution software.

The Escrow arrangement suggested by the successful bidder shall not be binding on the Bank. The Bank reserves the right to explore alternate escrow mechanisms based on the Bank's existing practices. The Bank and the successful bidder may enter into such escrow arrangement that is mutually agreed upon by the two parties. The source code of customizations done by the successful bidder on the latest version of the application software under the proposed solution running in the bank is to be kept in escrow once in a quarter.

The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. All payment and costs with respect to lodging of software with escrow services in India would be borne by the successful bidder.

4) Monitoring & Audit

Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank.

For service level measurement, as defined in Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), data recording is to be captured by the industry standard tools implemented by the successful Bidder. These tools should be a part of the proposed solution.

5) User Acceptance Test of Software

The Bank shall conduct User Acceptance Test (UAT) for the ALM & FTP SOLUTION to ensure that all the functional requirements are available & functioning as per RFP. It will be the successful bidder's responsibility to create the testing environment, test plan and share possible test cases for the Bank's users for testing the product features and the successful bidder will be required to assist the Bank in the entire testing phase. The BANK will accept the developed/ customized software only after implementation of the software with successful conduct of acceptance testing by its users, including load and performance test. Software will be considered to be accepted only after the BANK issues an acceptance letter to the successful bidder.
New Software may be audited for risk analysis and security features by Bank's IS Audit team or a third party bidder appointed by the BANK, if so desired by the BANK. Support is to be provided for fixing such findings.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

6) Customization of the Software

On awarding the contract, the successful bidder should discuss with core users of the Bank for understanding the functioning of the existing system and gap analysis. The successful bidder shall prepare a customization document based on the gap analysis and other requirements of the RFP. The successful bidder shall undertake to obtain Bank's approval of the customization documentation and associated project plans before software customization work commences. The customization document should provide the plan in detail based on the criticality of the requirements.

7) Licenses

The successful bidder has to provide necessary perpetual enterprise licenses for ALM & FTP Solution which will be used for Primary Site (PR), DR Site, Development and UAT/Training. Accordingly, all necessary perpetual licenses for the ALM & FTP Solution has to be provided by the bidder for both PR & DR. The successful bidder has to quote for all software license requirements for Primary and DR implementation in their commercial Bid. Specification for ALM & FTP Solution has also to be mentioned in the technical bid. The Bidder shall furnish all the software licenses in the light of Bank's, its associates, successors etc., requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual licenses supplied to the Bank.

Oracle Data base will be provided by Bank. If solution requires any other database, successful Bidder has to provide licensed version of the same.

8) Disaster Recovery Site

The successful bidder is required to configure the Disaster Recovery (DR) setup for the proposed solution at Mumbai. DR setup will be mirror image of the Primary setup.

Recovery Point Objective (RPO) for DR	10 min
Recovery Time Objective (RTO) for DR	60 min

Bank will arrange for the network/WAN link between DC and DR Sites. Bandwidth requirement has to be specified clearly to meet the specified RPO and RTO as above. For a DR Drill, Bank may plan to shift functioning of all the systems from PR to DR which would include the ALM & FTP Solution also. Modalities for such Switchover/switchback needs to be provided by the successful bidder. The minimum number of DR drills is presently two (one per half year). This will be subject to requirement from time to time.

9) On-Site Support

The successful bidder shall provide three onsite support engineers for functional (& ad-hoc reporting), technical support and managing the solution from 10:00 AM to 7:00 PM on all bank working days, from the date of Go Live for a period of 5 years. The successful bidder needs to provide the price breakup of the resources allocated.

Bank has the discretion to reduce/ terminate the onsite support as per the requirement with one-month notice period. On banks' request, the successful bidder is bound to increase the onsite support resource at the cost specified in the price breakup.
 The scope for the on-site engineer will include configuration changes, version upgradations, performance monitoring, trouble shooting, patch installation, database management (Database schemas specific to application) and support for day to day software solution functional and technical operations. The Service Response and

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Resolution time for the onsite support services are as per clause no.35 of section-III. Further, the support engineer should be available during any software/database/hardware maintenance activities.

10)   Documentation

Detailed documentation (functional and technical) shall be provided to the bank on all the implementation and customization done. Backup, archival, restoration and database maintenance (if any specific to application functioning) shall be provided by the bidder duly documented. Documentation and data dictionary shall be updated and provided to bank after every customization.

The following minimum documentation (hard copy and soft copy) on any proposed software components must be made available in English:
1.   General functional description
2.   Set up and installation guide
3.   User guide including:
    a.   Screen layouts
    b.   Report layouts
    c.   Transaction processing rules
    d.   Operation authorization descriptions
    e.   Error correction procedure descriptions
4.   Error tracking and defect resolution documentation process
5.   System administrator guide including:
    a.   Data base administration guide
    b.   Data backup guide
    c.   System security and access guide
    d.   System audit trail guide
    e.   Glossary of terms
    f.   Necessary training for version upgrades / system maintenance
    g.   Changes in usage of the system in case of major upgrades
    h.   Detailed SRS (System Requirement Specifications) Document
6.   High Level Architecture Document.
7.   Techno – Functional Risks and Mitigation Document
8.   Functionality Traceability matrix
9.   High Level Design Document
10.   Proof of Concept for the solution
11.   Low Level Design Document
12.   Test Plans
13.   Comprehensive Test Cases Document (Unit, Integration and UAT Test Cases tested)
14.   Deployment Plan Document
15.   Content Management Guide
16.   Change Management Methodology Document
17.   Security Guide
18.   User Management Guide
19.   Release Notes
20.   BCP Guide

11) Installation, Maintenance and Support

➢   The solution has to be installed and customized as per bank's requirement by the OEM of the proposed ALM &FTP software solution only.

- ➤ Supply, Install, Configure, Test, Integrate & Commission all the necessary software modules with necessary and adequate customization, modification, patches, upgrades, utilities, tools etc., and Maintain the ALM & FTP Solution to achieve full functionality with features required in the ALM & FTP Solution as specified in the functional requirements.

- ➤ Digitize and automate Bank's Asset Liability Management and Funds Transfer Pricing system under following segments as per Regulatory/Board requirements:
  a. Computation and reporting of Structural Liquidity Statement
  b. Computation and reporting of Liquidity Coverage Ratio
  c. Computation and reporting of Interest Rate Sensitivity Profile under Traditional Gap Approach and Duration Gap Approach.
  d. Computation and reporting of Net Stable Funding Ratio
  e. Calculation of Balance sheet ratios as per ALM policy
  f. Development of behavioural pattern of required asset and liability products.
  g. Scenario development for Stress testing
  h. In respect of Fund Transfer Pricing,
     i. To provide a market linked cost for each asset and liability by offering market based rates to business units (branches and the treasury)
     ii. To classify deposits and advances into various maturity buckets and generate fund transfer rate from various curves based on market linked benchmarks.
     iii. To compute average daily balance at account level for the purpose of transfer rate calculation
     iv. To analyze Net Interest Income (NII) reports across product, account, customer, branch/other offices or any other dimension desired by the Bank
     v. To allocate non-interest expenses from cost centres to profit centres
     vi. To take into account loan loss provision while arriving at transfer price
     vii. To account the subsidies/incentives as a positive / negative spread over the FTP rate.
     viii. To consider the economic loss on account of prepayment of high value term loans and premature withdrawal of high cost deposits.
     ix. To compute and allocates cost of capital based on a defined estimation model and develops and delivers all FTP / NII related reports.

- ➤ Seamless integration of supplied, customized, developed ALM & FTP Solution software for Indian Bank to meet the Bank's Functional and Regulatory requirements.

- ➤ Proposed Solution should also provide interface with CBS, MIS, Integrated Treasury Management System, Active Directory (for user authentication). Further, a detailed list of the systems with which the ALM & FTP Solution system should integrate will be provided during preparation of BRD and SRS.

- ➤ On-Site maintenance of ALM & FTP Solution and related products with customization, change management, addition of new reports as required and desired by the Bank. Performance tuning of application, necessary and adequate patches, upgrades, utilities, tools etc. after successful GO-LIVE of the ALM & FTP

Solution at the Bank, inclusive of providing support for day to day functional and technical support to the Bank's team at Corporate Office, Chennai.

➢ The test activities should be carried out and vendor should submit all the test reports to the Bank authorities for vetting and approval.

➢ To provide complete training on the entire solution with all its components.

➢ Transaction (Financial and Non-Financial) wise data flow from ALM & FTP Solution to CBS and vice-versa.

➢ All observations are Risk based supervision (RBS-RBI) reports, and data points to be addressed complied.

➢ The proposed solution should cater to the needs of bank's ALM & FTP Solution requirements and other Statutory, and Regulatory requirements of present and immediate future of the Bank.

➢ Maintaining history of all additions, modifications, deletions and parameter changes etc. as Audit Trails and regular reports on the same for inspection and audit.

➢ Ability to rapidly generate ad-hoc reports with an easy to use report writing Tool / Wizard by non-technical officers also.

➢ Providing application maintenance for error fix, patch management, upgradation, additions / modifications in the application to cater changes to data sources and /or new reporting requirements during warranty period of one year as well as during the post warranty period.

➢ The bidder should study the requirements of the bank including customization and provide a BRD (Business Requirement Document) and Systems Requirement Study (SRS) report to the bank.

➢ The bidder will be required to implement all three environments for the solution i.e. Production/DR, Development and Test.

➢ System should support RBI's directives and guidelines pertaining to Asset Liability Management and Funds Transfer Pricing.

➢ The proposed solution should provide audit reports and Tools for the Bank's internal/concurrent/statutory /Institute for Development and Research in Banking Technology (IDRBT)/RBI audit/inspections /RBS RBI.

➢ The vendor has to migrate complete data from existing data sources to the proposed solution.

➢ All data files transmitting through various interfaces should be in encrypted form.

➢ Interface with the service providers for Market data like financial data, etc. (Bank will pay the subscription charges).

➢ Any new regulatory requirement during/after implementation must be covered without additional cost to the bank.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

- The hardware recommended should be scalable to support additional users and modules.

- Necessary support should be provided to the IS auditor appointed by the bank for conducting Vulnerability Assessment & Penetration Testing on the solution supplied.

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

- Bidder will be required to provide root cause analysis for all performance and availability problems that occur. Formal root cause analysis to be delivered within 5 days of problem occurrence, including-

  a. Explanation of the root cause
  b. Actions taken to resolve the problem
  c. Action plan to prevent recurrence, with project plan/tasks required and timing for each major milestone of the correction effort, and identification of Bank's responsibilities in the correction process.

- The implementation of ALM & FTP Solution should be in line with ISO 27001:2013 standards.

- The customizations done in the application should be done with proper version control mechanism in place.

- Undertake and assist the bank officials for the following Access Control activities (indicative):

  a. User account Creation/deletion as per access policy of the organization
  b. Creating/modifying/deleting groups
  c. Administering user rights, roles and passwords of all the relevant subsystems.
  d. Maintaining data access security etc.
  e. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.

- Undertake and assist the bank officials for the following Performance Tuning activities (indicative):

  a. Methodically carry from diagnosis to solutions.
  b. Assist in device safe and secure procedures for enhancing performance of critical production systems/databases in a competitive, policy based environment in co-ordination with application vendor.
  c. Identify, correlate and isolate the performance bottlenecks in components of software solution.
  d. Carry out performance tuning of solution application and databases on regular basis.
  e. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

- Undertake and assist the bank official the following server administrator activities (indicative):

  a. Solution software Re-installation in the event of system crash/failures
  b. Configuring file systems, volumes and apportioning disk space.
  c. Ensure proper configuration of server parameters.
  d. Periodic system performance tuning.
  e. Addition, deletion, re-configuration of devices, additional users etc.
  f. Implementing security patches on servers at all levels.
  g. Security management - Configuring account policy, access rights, password control as per Bank's security policy.
  h. Ensure all critical services are running properly on the servers. Schedule and optimize these services.
  i. Maintain lists of all system files, root directories and volumes.
  j. Performance tuning of servers and other equipment.
  k. Monitoring access logs and application logs
  l. Purging of temporary Files, logs in accordance with Bank's policies
  m. Firewall/IPS/IDS Policy formulation and implementation in the system supplied.
  n. Data backup and restoration planning and implementation
  o. Regular and proper backups of all Servers & Storage to protect against data losses.
  p. Regular analysis of events and logs generated in the entire sub systems including but not limited to servers, operating systems, databases, applications, etc. Applying service packs, hot fixes and security rollouts.
  q. Customizing login scripts
  r. Troubleshooting Problems etc.
  s. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank

- Integration with Database Activity Monitoring (DAM - McAfee), Privileged Identity Management (PIM - Arcos), security information and event management (SIEM - HP ArcSight) and Vulnerability Assessment System (VAS - McAfee) installed at Bank.

- Assist the bank official the following server administrator activities (indicative):

  a. Installation, configuration and commissioning of Backup plan/policy
  b. Configure Backup for automatic backup of Application and Data.
  c. Media Logs/Replacement
  d. Recovery of Data in case of necessity etc.
  e. Regular submission of various reports for all activities undertaken at periodicities, formats and activities etc. as decided by and at the discretion of Bank.

- Monitoring and confirming the DR replication and performing DR:

  a. Ensuring that the application maintains the RPO and RTO as per RFP terms.
  b. Performing switchover and switchback operations for DR drills as per the RFP terms.
  c. Documentation of the detailed procedure for switchover/failover and switchback/fall back operations to be performed during DR drill/Disaster.
  d. Data protection, complete data backup and other data safeguards including disaster recovery in respect of the project.

e. Coordinating with bank for creating infrastructure for Disaster Recovery and Business Continuity Management as per Bank policies.

➢ The bidder should provide Solution Administration manual(s), User / operational manual(s), regular training manuals and all related manual(s), service guides and handbooks, which shall be used by the Bank to run the ideal production environment. This should include how the various parameters should be monitored and tuned in the live system. Manuals should be provided in printed duly hard bounded form and 2 sets in soft copy duly labelled and indexed working CD/DVD.

➢ All installation and configuration reports, documents, diagrams etc., are to be supplied before commissioning.

➢ Compliance to Indian Bank's policies like IT policy, Security policy, etc.

➢ All professional services of the vendor required for complete installation, commissioning and maintenance shall be included in the scope of work.

➢ The successful bidder should provide consultancy and assistance to bank for making the Solution comply with industry best practices for high availability within and across the site at every component level.

➢ Solution must integrate with the Bank's existing network and security solutions.

➢ Undertake immediate bug fix actions in the event of software failure causing an interruption of branch operations as per the response / resolution times defined in clause no.35 of section-III. The bidder should assist bank in making the solution fault resistant i.e. during the event of any failure (software /hardware /network /etc.), the solution should continue to function seamlessly and no transactions should be lost.

➢ The SI will be responsible for notification of new versions / releases of the ALM &FTP software and supervise their implementation in mutually agreed deadlines.

➢ Notify about all the detected software errors, it's impact and correct them in the shortest possible time.

➢ Enter into the obligation that in the event OEM releases a new version of software, and bank is using one of the previous versions, OEM would provide the full scope of services to the version used by bank for the period of at least 5 years from the date of go live.

➢ The ALM & FTP Solution software service must be conducted in a manner not compromising the security and integrity of Bank's data and not compromising the quality of operation of administrative offices.

➢ Conduct 2 DR drills after Go live of the solution in conjunction with the Bank or as required by the Bank in the period of 1 year from the date of Go Live.

➢ The scope for the on-site engineer will include configuration changes, version upgradations (ALM & FTP Solution), performance monitoring, trouble shooting, patch installation, database tuning for improving performance of ALM & FTP Solution application, and liaison with OEM for various support issues, etc.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

➢ Alerting bank in case of any performance issues or hardware upgradation requirements.

➢ Resolution of the issues as per the Service Response and Resolution time for the onsite support services mentioned in clause no.35 of section-III.

➢ Provide Enterprise wide dashboards and ability to create customized dashboards as required.

➢ Coordinating with the bank team and the vendor assigned by bank for exposing services and integration with the Enterprise Service Bus (whenever implemented), performing customization in application for the same (if required any) at no additional cost.

➢ The major responsibilities as specified above are indicative only and are not exhaustive in any manner.

12) Period of Validity of Bids

Bids should remain valid for the period of 180 days after the last date for submission of bid prescribed by the Bank. A bid valid for a shorter period shall be rejected by the Bank as non-responsive. Bank may seek extension of bid validity period, if required.

13) Authorization to Bid

Responses submitted by a Bidder to this RFP (including response to functional and technical requirements) represent a firm offer to contract on the terms and conditions described in the tender document. The proposal must be signed by an official authorized to commit the bidder to the terms and conditions of the proposal. Bidder must clearly identify the full title and authorization of the designated official and provide a statement of bid commitment with the accompanying signature of the official and submit the copy of power of attorney / authority letter authorizing the signatory to sign the bid.

14) Eligibility Criteria

1. The Bidder should be Public/Private Limited Company and should be having existence in India for the last 5 years (as on 31.03.2021). In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier/original limited company can be taken into account.

2. The Bidder shall provide the company resolution and legal documents

3. The bidder should be OEM / authorized partner for the software quoted for (Proof to be submitted). Either OEM or authorized partners of OEM can bid in a tender but not both.

4. The Bidder should have earned Net Profit during each of the last three financial years of the bidder. i.e. 2018-19, 2019-20 and 2020-21.

5. The yearly turnover of the bidder should be more than Rs.75 crores during each of last three financial years. (2018-19, 2019-20 and 2020-21).

6. Bidder should have satisfactorily implemented proposed ALM & FTP Solution and its support services in at least one scheduled commercial bank in India. Copy of Purchase orders issued by Commercial Scheduled Bank in India should be

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

submitted along with Technical Bid. Further, the bidder should submit a letter issued by the scheduled commercial bank stating the services are found satisfactory. The letter should be obtained after the date of issue of the RFP.

7. OEM(s) should also provide certificate that the solution offered will not go 'End of Sale' in the next two years and 'End of support' for a minimum of 6 years

8. The Bidder should not have been blacklisted by any Government Dept. /Public Sector Undertakings(PSU)/ Banks as on date.

9. The Bidder/OEM should have Support Center in Chennai and Mumbai (Address proof to be provided).

10. Bidder should produce letter from OEM confirming back to back support and availability.

15) Payment Terms

The Bank shall make payments as follows:

a) Payment for License (for both Primary & DR Site) and Implementation cost (for Primary site)

S No	Specifications	License Cost	Implementation Cost
1.	Sign off of Business Requirement Document (BRD) by Bank and SI	20%	10%
2.	UAT sign off of regulatory reports/returns of ALM and major reports of FTP*	70%	15%
3.	UAT sign off of remaining reports / returns of ALM and other reports of FTP	10%	15%
4.	Full Go live	-	40%
5.	On completion of implantation and acceptance at the site	-	10%
6.	After successful completion of one DR drill	-	5%
7.	Retention money payable after contract period	-	5%

The list of major reports will be defined in BRD.

b) Payment on Onsite Support:
The Successful bidder has to ensure availability of the manpower requirement as per the RFP. The payment for the Cost of Manpower for onsite support will be payable quarterly in arrears.

c) AMC of Software:
The AMC cost after warranty period, shall be paid yearly in advance for the subsequent years.
All Software proposed as part of the solution should be maintained with back to back 24x7x365 support from the respective OEMs by the Successful Bidder till the end of the contract period. All payments will be released only after submission of the proof for the same along with the invoices, request for payment and other related documents.
The Bank shall have the right to withhold any payment due to the supplier, in case of delays or defaults on the part of the successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items and professional fees quoted by the successful bidder in the price bid against such activity / item.

All payments will be released within 30 days from the date of receipt of invoice subject to submission of proof and other related documents. Vendor has to submit the invoices, milestone sign-off & other documents required for release of payment.

16) Change Orders

The Purchaser may at any time, by a written order given to the Supplier make changes within the general scope of the Contract in any one or more of the following:

a.   the place of delivery; and / or
b.   the Services to be provided by the Supplier;

If any such change causes an increase or decrease in the cost of, or the time required for, the Supplier's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the Supplier for adjustment under this clause must be asserted within thirty (30) days from the date of the Supplier's receipt of the Purchaser's change order.

17) Service Level Agreement

The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this tender and Purchase Order within 30 days from the date of issuing the purchase order.

SLA format will be shared with the Successful bidder along with Purchase order.

18) Warranty/AMC

The supplier has to provide 1 year onsite comprehensive 24*7*365 maintenance support under warranty from the date of go live.

Upon receipt of such notice, the Supplier shall with all reasonable speed, repair or rectify the issue raised by the Purchaser, without cost to the Purchaser.

If the Supplier, having been notified, fails to remedy the issue(s) within a reasonable period, the Purchaser may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights which the Purchaser may have against the Supplier under the Contract as per the SLA (SLA will be shared with the Successful bidder along with Purchase order).

Comprehensive Onsite AMC for 4 years after warranty period of one year after go live. However, Bank reserves the right to enter into AMC with other vendor.

An AMC document will be executed suitably.

19) Hardware Sizing

OEM/SI is required to provide for the detailed configuration of the recommended Development, Test, Disaster Recovery and Production server environments as per the requirements mentioned.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

Hardware intended to be sized and recommended by the bidder for ALM &FTP Solution should be able to process the peak level transactions projected at the end of contract period, at any point of time seamlessly and adhere to the hardware utilization parameters mentioned in this document.

Performance Parameters:
The recommendations for the hardware should consider the following:
   a. The recommended hardware should be industry standard and have high reliability, fault tolerance, redundancy and high availability.
   b. The recommended hardware for the solution should not exceed 70% of CPU(s), Memory(s), storage space and storage performance utilization levels at any given point in time during the contract period.
   c. Clustering of the application and database servers where required
   d. The recommended hardware and software should support the ALM &FTP Solution requirements for a period of 5 years post the acceptance of the solution.

Network Requirements
Bidders to provide the details of the network requirements for the proposed solution.

Disaster Recovery
The solution must support Disaster Recovery plans as follows:
1. Allow fail over to a DR Site
2. Provide architecture and design for Disaster Recovery.
3. Disaster Recovery design to support that "No transactions are lost".
4. SI must detail out any licensing information related to Disaster Recovery design.

Peak: The peak utilization of the components mentioned above should not cross 70% of its installed / activated performance parameters even at peak load for the entire contract period.

20)   Human Resource Requirements

The bidder to ensure that experienced resources (with both functional and technical expertise on the project domain and solutions used to implement the project) are assigned and available in the project throughout the project lifecycle.

Bidder to provide the profile and list of the resources working on the project after kickoff meeting. Any change in the resources during the project shall be with the permission of the bank and it will be the responsibility of the bidder to ensure that a replacement resource is assigned and available in the project with similar experience and sufficient knowledge transfer is carried out to ensure smooth functioning of the project. In case of any such events leading to deficiency in the project deliverables / functioning, the same will be treated as lack of performance on part of bidder.

Throughout the lifecycle of the project, minimum of one onsite resource shall be available onsite on all bank business days to support the project. Number of onsite resources to handle the maintenance of application and customization shall be decided by the bidder and may be more than one if required.

The successful bidder shall be the principal employer of the employees, agents, contractors, etc., engaged by them and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

The successful bidder shall agree to hold the bank, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the bank through the action of supplier's employees, agents, contractors, etc.

21)   Installation Requirements

The Supplier will test all software operations and accomplish all adjustments necessary for successful and continuous operation of the software solution at all installation sites.

22)   Maintenance

The Successful Bidder must provide uninterrupted availability of the application solution and ensure that the problem is resolved within the time schedule as prescribed in the clause no.35 of section-III.

Also, the successful bidder agrees to maintain the entire supplied ALM & FTP Solution, supplied with the proposed solution on a 24*7*365 basis with a back to back arrangement with respective OEMs to ensure meeting the terms of the RFP. For any major break down such as application crash, the successful bidder must arrange for immediate onsite support for recovery and resumption of operations. The re-installation of any software if required is the sole responsibility of the successful Bidder, which should be treated as service provided under Warranty and AMC/ATS. Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the contract period, all updates and upgrades should be free and must be implemented without any additional cost to the bank.

All the software supplied must be maintained under back to back support from the respective OEMs and the versions installed must not be End of life / support.

All software installed must be maintained with latest patches and fixes free from any known bugs, vulnerabilities, etc. Certificate for the same should be submitted half-yearly to Bank by the successful bidder. During the contract period, all regulatory / statutory requirements/modifications to existing solution should be done without any additional cost to the Bank. If bank upgrades the hardware, operating system or database the software must support new hardware and database during the contract.

23)   Change Management

A. Change Request for configuring/creating additional parameters in reports, adding/modifying product parameters in any of the segment, etc. will be part of the support scope at no additional cost. Further, the version upgrades for the proposed solution should be provided to the bank free of cost in the contract period.

B. Change Request for creating/adding a new functionality in the proposed solution specifically for Indian Bank which is not for/of the functional requirement and scope of implementation, and the effort involved is more than 10-manday. However, the successful bidder may only charge implementation fee and not charge development fee for the statutory/regulatory changes as required under the directives of Government of India, Reserve Bank of India etc. The successful bidder can charge for these change requests on man-days or man-hours basis at the price and effort will be agreed mutually   between Bank and the supplier.

No separate AMC cost will be paid for these change requests during the contract period.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

24) Training

1. The Supplier should provide training to personnel identified by purchaser from domain team on end user aspects of ALM & FTP Solution.
2. The duration of the training will be of 6 days.
3. The Supplier should provide the End - User Training.
4. The training has to be provided to 100 officers of purchaser in at least "3" batches (CO/FGMO/ZO) not exceeding 35 officers each.
5. Training should include training aids such as online tutorials, manuals, etc.
6. The Supplier should provide detailed training plan for this purpose as part of the deliverables
7. The Supplier will also provide training material for an on-line training course which can be undertaken by employees as an e-learning program.

Note: - Further, the overview of the application provided during the UAT phase will not form part of the training.

25) Contract Period

The contract period will commence from the date of acceptance of the Purchase order and will be valid up to a period of five years (one-year warranty and four years ATS/AMC) from the date of go live. The contract is extendable / renewable further at the option of the Bank on mutually agreed terms.

26) Sub-Contracting

The supplier will not subcontract or delegate or permit anyone other than the suppliers' personnel to perform any of the work, service or other performance required of the supplier under this agreement without the prior written consent of the Bank.

27) Technical Documentation

The Technical Documentation involving detailed instruction for operation and maintenance is to be delivered with the software supplied. The Bidder, at the time of installation shall deliver to the Bank required copies of the object code version of the Software and the associated Program Documentation including operation manual, job cards and training material. The Bidder, after customization shall deliver to the Bank required copies of the object code version of the customized Software and the associated Program Documentation including operation manual, job cards and training material. The Bidder, after modifications, updates or new versions shall deliver to the Bank required copies of the revised object code version of the latest Software and the revised associated Program Documentation including operation manual, job cards and training material. The Program Documentation shall consist of required number of User Manuals per user group, Data Centre and Disaster Recovery Centre.

The program documentation shall be supplied by the Bidder to the Bank both in hard copy except where hard copies are not available and soft copy. The operational manual shall be provided by the Bidder under help menu in the software as dynamic online documentation / help files, wherever applicable. The object code version of the Software, executables and required run-time files shall be provided to the bank.

Should the software provided by the Bidder be infringing, it would have a serious business impact on the business of the Bank. Therefore, the Bidder should take responsibility of its actions. Even if Bank (Secured / Unsecured) would have used the deliverables before the infringement was noticed, legally each such use constituted

infringement and therefore the Bidder is in breach of the Bidder's warranty and obligation. The language of the documentation should be English

28)   Transfer of Ownership/Title

The successful bidder shall pass the title of ownership of the licenses supplied under this Contract to Indian Bank on delivery of the material at the location(s) specified by bank.

29)   Insurance

The Service Provider may be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/commission/dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third party liability coverage to organisation when cyber risk materializes and / or cyber security controls at organization fails. The coverages established by the cyber insurance shall cover property, theft and network level security.

30)   Place of Delivery

Licenses should be delivered at following email id:
alm@indianbank.co.in
hoplanning@indianbank.co.in

31) Delivery and Documents

Delivery of the goods and services shall be made by the Supplier in accordance with the terms specified in the schedule of requirements. The details of shipping and / or other documents to be furnished by the Supplier are as follows.
(i)   Copy of the Supplier Invoice showing contract number, description, quantity, unit price, total amount;
(ii) Manufacturer's / Supplier's Warranty Certificate;
(iii) License Certificates.

32)   Delays in the Supplier's Performance

- Delivery of the Goods and performance of Services shall be made by the Supplier in accordance with the time schedule prescribed by the Purchaser in the Schedule of Requirements.

- If at any time during performance of the Contract, the Supplier or its subcontractor(s) should encounter conditions impeding timely delivery of the Goods and performance of Services, the Supplier shall promptly notify the Purchaser in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Supplier's notice, the Purchaser shall evaluate the situation and may at its discretion extend the Supplier's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

33)   Jurisdiction and Applicable Law

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in Chennai.

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22 **Date: 13/09/2021**

Compliance with labour and tax laws, etc. will be the responsibility of the service provider at their cost.

34) Liquidated Damages

The supplier must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedules, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the supplier's performance. In the event that the purchaser is forced to cancel an awarded contract (related to this RFP) due to the successful supplier's inability to meet the established delivery dates, the purchaser may take suitable penal actions deemed fit in addition to invocation of performance guarantee.

Liquidated Damages on delay in Implementation: For delay beyond the implementation schedule, the supplier shall be liable to forfeit 0.5% of the cost of the deliverables for the respective implementation phase, as per the project implementation timelines mentioned in clause no. 2 of Section-III for every week or part thereof subject to maximum of 10% of cost of project for the delay solely not attributable to purchaser. Once the penalty crosses 10%of the cost of the project, purchaser reserves the right to cancel the contract.

35) Guarantees On Response to Errors

The Bank will classify all issues in production region in three categories:

* Severity 1: Fault/bugs which prevent the software from being used at all or affect the critical operations of the licensee which is exclusively dependent on functioning of this application/software.

* Severity 2: Faults refer to faults/bugs which severely affect the functionality of the implemented software or affect the critical operations of the Licensee which is exclusively dependent on functioning of this application/software.

* Severity 3: These are bugs those for which workaround solutions exist and/or relate to the non-critical functionality of the implemented software

The successful bidder undertakes and guarantees that all the errors will be resolved in the production environment; and any failure will be subject to the penalty clause stipulated below. The classification of error types by the bank is final and is binding on the successful bidder.

Issue Classification	Warranty/ATS Period	
	Response Time	Resolution Time
Severity 1	0.5 hours	4 hours
Severity 2	1 hour	6 hours
Severity 3	2 hours	12 hours

*A penalty of Rs. 1,000/- shall be charged per hour for non-conformance with the aforementioned table. Maximum penalty for non-conformance would be capped at 30% of cost of the project.

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

The penalty will be deducted from the charges payable during the contract period. In case, the penalty amount is more than amount payable by bank, bank reserves the right to invoke the performance security submitted by the successful bidder.

36) Bank's right to accept or reject any bid or all bids

- The Bank reserves the right to accept or reject any bid / all bids or annul the bidding process at any time prior to awarding contract, without thereby incurring any liability to the affected Bidder or Bidders.

- Bank reserves the right to modify the terms and conditions of this RFP duly informing the same before due date of the RFP & publishing the same on Bank Website &e-procurement portal.

37) Performance Security

a. Within 15 days of issue of Purchase Order, the Successful Bidder shall furnish to the Bank the Performance Security equivalent to 3% of the contract value in the form of a Bank Guarantee, valid for 71 months with further one-month claim period, in the format enclosed (Annexure-IV).

b. The performance security submitted by the supplier shall be invoked by the Bank as compensation for any loss resulting from the Supplier's failure in completing their obligations under the Contract.

c. The performance security will be discharged by the Bank and returned to the Successful bidder not later than thirty (30) days following the date of completion of the Successful bidder's performance obligations under the Contract.

d. Failure of the successful Bidder to comply with the requirement of signing of contract and performance Security shall constitute sufficient grounds for annulment of the award and forfeiture of the bid security, in which event the Bank may call for new bids.

38) Negotiation

Bank reserves the right to negotiate the L1 Price quoted by the vendors under exceptional circumstances.

39) Limitation of Liability

Supplier 's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.

This limit shall not apply to third party claims for

    a. IP Infringement indemnity
    b. Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that

claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor**.**

For (a) and (b) above, the liability is limited to the Compensation awarded by court of law.

40) Indemnity Clause

If at the time of the supplying, installing the equipment in terms of the present contract/order or subsequently it appears at any point of time that an infringement has occurred of any patents, trademarks or other rights claimed by any third party, then in respect of all costs, charges, expenses, losses and other damages which the Bank may suffer on account of such claim, the supplier shall indemnify the Bank and keep it indemnified on that behalf.

41) Disclaimer

The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.

This RFP is not an agreement by the Authority to the prospective Bidders or any other person. All such costs and expenses will remain with the Bidder and the Authority shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

The information contained in this RFP document or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the Bank, is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice. Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

This is not an offer by the Bank but only an invitation to bid in the selection process initiated by the Bank. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is executed by the duly authorized signatory of the Bank and the Bidder.

42) Patent Rights

The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof.

43) IT Act 2000

The equipment's to be quoted as per this tender should comply with the requirements under Information Technology Act 2000 and subsequent amendments and related Government/Reserve Bank India guidelines issued from time to time.

44) Intellectual Property Rights (IPR)

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

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

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

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

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

the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

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

45) Acceptance of Purchase Order

Acceptance of purchase order should be submitted within 5 days of purchase order along-with authorization letter. If for any reason L1 bidder backs out after issuance of purchase order or the purchase order issued to the L1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.

46) Signing of Contract Form, NDA, SLA and Submission of Proof of Source Code Audit

Within thirty (30) days of Purchase Order, the successful bidder shall sign the contract form (Annexure-III), Non-Disclosure Agreement (Annexure-VIII) and Service Level Agreement use and return it to the Bank. Pre-Contract Integrity Pact executed between the Bank and successful bidder(s) is deemed to be a part of the contract.

Successful bidder has to submit the proof of source code audit (Annexure-XIII) also within 30 days from the date of purchase order.

47) Settlement of Disputes

a. If any dispute or difference of any kind whatsoever shall arise between the Bank and the supplier in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.

b. If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Bank or the supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods under the contract. Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

The dispute resolution mechanism to be applied shall be as follows:

(a) In case of dispute or difference arising between the Purchaser and a Supplier relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Purchaser and the Supplier; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which shall be final and binding on the parties.

(b) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the parties.

(c) Arbitration proceedings shall be held at Chennai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.

(d) The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.

(e) Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association.

(f) Notwithstanding any reference to arbitration herein,

   a. the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
   b. the Bank shall pay the supplier any monies due to the supplier.

Submitting to arbitration may be considered as an additional remedy and it does not preclude Parties to seek redressal/other legal recourse.

48) Authorization Letter from OEM

The bidder has to obtain and submit Authorization letter from Original Equipment Manufacturer (OEM) as per Annexure-VI. If bidder is OEM and they quote their own product, then MAF (Manufacturer's Authorization Form) need not be submitted.

49) Coverage of Successful Bidder under The EPF & MP Act 1952 Employees' Provident Funds and Miscellaneous Provisions Act, 1952

The Successful bidder has to submit attendance, salary, appointment letters etc. of all the outsourced employees for any type of services engaged either through contractors or directly. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the Electronic Challan cum Return (ECR) should be submitted.

50) Exit Requirements

In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

51) Termination for Convenience

Bank, by 30days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective.

The Goods that are complete and ready for shipment within thirty (30) days after the Supplier's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Goods, the Purchaser may elect:
   a. to have any portion completed and delivered at the Contract terms and prices; and / or
   b. to cancel the remainder and pay to the Supplier an agreed amount for partially completed Goods and Services and for materials and parts previously procured by the Supplier.

52) Termination for Default

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

   a. if the successful bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser;

   b. if the successful bidder fails to perform any other obligation(s) under the Contract.

   c. If the successful bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

   d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.

'For the purpose of this clause:

"corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and

"**fraudulent practice**" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

In the event the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Supplier shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.

53) Force Majeure

The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.

If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful 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.

If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider**.**

54) Confidentiality

The supplier will be exposed to internal business information of the Bank, affiliates, and / or business partners by virtue of the contracted activities. The Bidder / their employees shall treat all data & information collected from the Bank during the project in strict confidence. The Bank is expected to do the same in respect of Bidder provided data / information. **After termination of the contract also they should not divulge any data / information.**

The supplier will have to enter into a Non-Disclosure agreement (Annexure-VIII) with the Bank to safeguard the confidentiality of the Bank's business information, legacy applications and data.

The successful bidder and its employees either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.

The successful Bidder and its employees shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the successful Bidder under this contract or existing at any Bank location. The successful 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 Bank data and sensitive application software. The successful Bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the successful Bidder under this contract or existing at any Bank location.

55) Negligence

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

56) Amalgamation

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the Service Provider under this RFP. In such case, decision of the new entity will be binding on the successful bidder.

57) Inspections and Tests

The Purchaser or its representative(s) shall have the right to visit and /or inspect any of the Bidder's premises to ensure that data provided by the Bank is not misused. The Purchaser shall notify the Supplier in writing, in a timely manner, of the identity of any representatives retained for these purposes.

Any charges payable to the Purchaser's representative designated for inspection shall be borne by the Purchaser.

Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.

The Purchaser's right to inspect, test and, where necessary, reject the Goods or software after the delivery shall in no way be limited or waived by reason of the software having previously been inspected, tested and passed by the Purchaser

58) Use of Contract Documents and Information

The successful bidder shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed/authorized by the successful bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The successful bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

59) Pre-Contract Integrity Pact

Bidders shall submit Pre-Contract Integrity Pact (IP) along with the technical bid as per Annexure-VII of the RFP. Pre-Contract Integrity Pact is an agreement between the prospective bidders and the buyer committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Pre-Contract Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings.

The Pre-Contract Integrity Pact begins when both parties have legally signed it. Pre-Contract Integrity Pact with the successful bidder(s) will be valid till 12 months after the last payment made under the contract. Pre-Contract Integrity Pact with the unsuccessful bidders will be valid 6 months after the contract is awarded to the successful bidder.

60) Adoption of Pre-Contract Integrity Pact

➢ The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.
➢ Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.
➢ The Bidders shall submit signed Pre Contract integrity pact as per the Annexure-VII. Those Bids which are not containing the above are liable for rejection.
➢ Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
➢ Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
➢ Pre-Contract Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
➢ The Pre-Contract Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.
➢ Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
➢ Pre-Contract Integrity Pact shall be signed by the person who is authorized to sign the Bid.
➢ The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

1. Shri. Brahm Dutt, IAS (Retd)   Email: dutt.brahm@gmail.com
2. Shri. Balraj Joshi, Ex-CMD, NHPC (Retd)   Email: balrajjoshi@hotmail.com

➢ Change of law / policy / circular relating to Pre-Contract Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.
➢ Any violation of Pre-Contract Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings, as per the existing

provisions of GFR, 2017, Prevention of Corruption Act (PC Act), 1988 or other Financial Rules as may be applicable to the organization concerned.

61) Other Terms and Conditions

➢ The relationship between the Bank and Successful Bidder/s is on principal to principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant or employer and employee between the Bank and Successful Bidder/s hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party.

➢ Successful bidder/Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful bidder/Service Provider and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful bidder/Service Provider, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the successful bidder/Service Provider shall be paid by the successful bidder/Service Provider alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the successful bidder's/Service Provider's employees, agents, contractors, subcontractors etc. The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.

➢ The cost of preparing the proposal including visit / visits to the Bank by the bidder is not reimbursable.

➢ All pages of the Bid Document, Clarifications/Amendments if any should be signed by the Authorized Signatory (Power of Attorney (POA) proof to be submitted). A certificate of authorization should also be attached along with the bid.

➢ The Bank is not bound to accept any of the proposals submitted and the Bank has the right to reject any/all proposal/s or cancel the tender without assigning any reason therefore.

➢ Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the bank.

➢ Bank reserves the absolute right to reject the bid if it is not in accordance with its requirements and no further correspondence, whatsoever, will be entertained by the Bank in the matter.

➢ Each bid should specify only a single solution which should meet the tender specifications and should not include/suggest any alternatives

➢ The bidder shall also indemnify Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad

- To assist in the scrutiny, evaluation and comparison of offers Bank may, at its discretion, seek clarification from the bidder (SI/OEM). The request for clarification and the response shall be in writing/through e-mail and no change in the price or substance of the bid shall be sought, offered or permitted.

- In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof, the bidder shall act expeditiously to extinguish such claims. If the bidder fails to comply and Bank is required to pay compensation to a third party resulting from such infringement, the bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Bank will give notice to the bidder of such claims, if it is made, without delay by fax/e-mail/registered post

- The bidder shall submit a non-disclosure agreement on behalf of the bidder and individual capacity of all the persons contracted.

- The ALM & FTP Solution planned for deployment in the project should be having a minimum of 5 years of support from the OEM.

- Bidders to quote for entire ALM & FTP software solution from single OEM.

SECTION-IV
INSTRUCTIONS TO BIDDERS FOR E-TENDERING

1. GENERAL

These Instructions for e-Tendering supplement other terms and conditions of this tender.

2. INSTRUCTIONS

2.1. RULES FOR WEB PORTAL ACCESS

1. Bidder should be in possession of Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders may use Digital Certificates issued in the name of individuals upon submission of authorization certificate from the company for the same to the e-tendering service provider and prior approval from Bank officials. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.

2. e-tendering will be conducted on a specific web portal website - https://www.tenderwizard.in/indianbank meant for this purpose with the help of the Service Provider identified by the Bank as detailed above.

3. Bidders will participate in e-tendering event from their own office/place of their choice. Internet connectivity/browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.

4. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) either the service provider or Bank is not responsible.

5. In order to ward-off such contingent situation, Bidders are advised to make all the necessary arrangements/alternatives such as back-up power supply, connectivity whatever required so that they are able to circumvent such situation and still be able to participate in the e-Tendering process successfully.

6. However, the Bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.

7. Failure of power at the premises of bidders during the e-Tendering cannot be the cause for not participating in the e-Tendering.

8. On account of this, the time for the e-tendering cannot be extended and Bank is not responsible for such eventualities.

9. Bank and/or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of e-tendering irrespective of the cause.

10. Bank's e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday/strike for the bank, e-tendering website will receive the bids up to the appointed time as mentioned in schedule 3, however physical documents, to be submitted offline, can be submitted on the next working day up to 03.00 PM on next working day. Extension/ advancement of submission date and time will be at the sole discretion of the Bank.

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   Date: 13/09/2021

11. However, during the submission of bid, if any bidder faces technical issues and was unable to submit the bid, in such case the Bank reserves its right to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Service Provider.

2.2. REGISTRATION

To use the Bank's e-tendering Portal (https://www.tenderwizard.in/indianbank), bidder needs to register on the e-tendering portal. The bidder should visit the home-page of the portal and to the Portal Enrolment for new bidder link.

The following steps are to be followed during the registration process
a) Fill all the relevant and requisite details to complete the Enrolment form provided in the Bank's e- tendering portal
b) Upload the scan copy of the PAN Card and GST Registration certificate
c) Acknowledgement copy will be generated with user id & password & the same will be sent to their registered email id.
d) After verification by department/service provider, the id will be activated.
e) At the first login, DSC details will be automatically captured by the system.
f) Clarification/ Amendments and Extension of last date of bid submission (if any) will be uploaded in the e-tendering portal under Corrigendum/ Amendment.

Training to the Bidder for participating in the bids through e-tendering Website will be provided by the service provider M/s. Antares Systems Limited.

Note: Please contact M/s. Antares Systems Limited's support desk (as given below), to get your registration accepted/activated and for further clarifications.

Support Desk Contact Details

M/s. Antares Systems Limited
#24, Sudha Complex, 3rd Stage, 4th Block
Basaveshwaranagar, Bangalore – 560 079.
Support Contact No. 080-40482100, 99432 77499
Support Email: gunaseelan.m@antaressystems.com

2.3. SUBMISSION OF BIDS THROUGH E-TENDERING PORTAL

The Bid documents, to be uploaded as part of online bid submission, are as follows:

a. Eligibility Criteria, along with all supporting documents required.
b. All Annexures as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.
c. All supporting documents and product literature in support of Technical specifications.
d. Relevant brochures
f. Compliance to Technical Specifications as per Technical Bid.
g. Any other information sought by the Bank with relevant to this tender
(*Please refer checklist under Annexure of this tender for more details)

Bidder should upload all the copies of relevant documents without fail in support of their bid and as per the instructions given in tender documents. If the files to be uploaded are in PDF format, ensure to upload it in "Searchable" PDF Format. After filling data in

predefined forms bidders need to click on final submission link to submit their encrypted bid.

Please take care to scan documents so that total size of documents to be uploaded remains minimum. **All documentation evidence provided to the Bank shall be in PDF Format. The Scanned Documents shall be OCR enabled for facilitating "search" on the scanned document.** Utmost care may be taken to name the files/documents to be uploaded on e-tendering portal.

2.4. BID RELATED INFORMATION

Bidders must ensure that all documents uploaded on e-tendering portal as files or zipped folders, contain valid files and are not corrupt or damaged due to any processing at bidder PC system like zipping etc. It shall be the responsibility of bidder themselves for proper extractability of uploaded zipped files.

Any error/virus creeping into files/folder from client end PC system cannot be monitored by e-tender software/server and will be bidder's responsibility only.

2.5. OFFLINE SUBMISSIONS

In addition to uploading the documents in our e-Tendering portal, Bidders should also submit the following in a sealed envelope, super scribing with the tender Reference number, due date, Name of the Bidder, etc.

a) DD towards Cost of bid document (Bidders may also remit the amount in the account number mentioned under point no. 8 of Schedule)
b) Pre-Contract Integrity Pact

Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption for Cost of Bid document.

The bidder is requested to submit the original documents (as mentioned under point no. 5 of Schedule) in a Sealed Envelope on or before **08.10.2021, 03.00 PM** to the address mentioned under point no. 3 of schedule of this tender. The envelope shall be super scribed as "**Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution**" and the words 'DO NOT OPEN BEFORE (**08.10.2021, 03.30 PM**)'.

2.6. OTHER INSTRUCTIONS

For further instructions like system requirements and manuals, the bidder should visit the e-tendering portal (https://www.tenderwizard.in/indianbank), click on System Requirement Manual/ User Manual.

The following 'Four Key Instructions' for bidders must be assiduously adhered to

a. Obtain individual Digital Signing Certificate (DSC or DC) well in advance before tender submission deadline on e-tendering portal.
b. Register your organization on e-tendering portal well in advance before tender submission deadline on e-tendering portal
c. Get your organization's concerned executives trained on e-tendering portal well in advance before tender submission deadline on e-tendering portal

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22
Date: 13/09/2021

d. Submit your bids well in advance of tender submission deadline on e-tendering portal (Bank will not be responsible any problem arising out of internet connectivity issues).

Note: While the first three instructions mentioned above are especially relevant to first-time users of the e-tendering portal, the fourth instruction is relevant at all times.

SECTION-V
PART I - Functional and Technical Requirements

Date:

The Asst. General Manager
CO:Risk Management Department
Indian Bank
254-260 Avvai Shanmugham Salai
Chennai 600 014.

Dear Sirs,

> Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.
> Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

******

Referring to your above RFP, we submit the compliance details of the specifications given below:

The features required are classified/listed against each of the features the maximum mark has been provided. The response to the product feature will be evaluated as per the matrix below.

The Bank will evaluate the technical bids received in response to the RFP as below:
ALM &FTP Solution (2127 marks), OEM capabilities (200 marks) and SI capabilities (50 marks) will be evaluated as per the Technical Evaluation.

	S No.	Description	Evaluation rules	Max. Marks	Marks obtained
Capabilities of the Solution	1.	ALM &FTP evaluated as per the solution specification detailed below **(should cross 80% i.e. 1698/2127 (Overall)and 1605/2010(in Mandatory section))**	Marks will be given based on the response from the bidder for solution specification.	2127	
	2.	**OEM implementation capabilities**	(total of 2.1,2.2, 2.3, 2.4 and 2.5 = maximum 100)	200	
Capabilities of the Bidder / System Integrator	2.1	Number of consecutive years the OEM has implemented ALM solution (from Go Live)	Above 4 years – 20 Marks 4 years – 15 Marks 3 years – 10 Marks 2 years – 5 Marks	20	
	2.2	Number of consecutive years the OEM has implemented FTP solution(from Go Live)	Above 4 years – 20 Marks 4 years – 15 Marks 3 years – 10 Marks 2 years – 5 Marks	20	
	2.3	References where OEM has implemented the FTP solution integrating with	Abroad India 4 Clients 12 20 3 Clients 9 15	20	

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

		CBS.	2 Clients 6 10 1 Client 3 5		
	2.4	References where OEM has implemented the FTP solution integrating with CBS.	Abroad India 4 Clients 12 20 3 Clients 9 15 2 Clients 6 10 1 Client 3 5	20	
	2.5	Number of Banks under OEM's post implementation support for ALM being provided for the last 2 years	Abroad India 4 Clients 12 20 3 Clients 9 15 2 Clients 6 10 1 Client 3 5	20	
	2.6	Number of Banks under OEM's post implementation support for FTP being provided for the last 2 years	Abroad India 4 Clients 12 20 3 Clients 9 15 2 Clients 6 10 1 Client 3 5	20	
	2.7	Number of Implementation experts & Consultants available in India with the OEM having more than 2 years of experience in the proposed ALM Solution.	26-or more 20 21-25 15 15-20 10 10-14 5	20	
	2.8	Number of Implementation experts & Consultants available in India with the OEM having more than 2 years of experience in the proposed FTP Solution.	26-or more 20 21-25 15 15-20 10 10-14 5	20	
	2.9	Visit to reference site (If waived, all bidders would get 40 marks)	Based on the visit to reference site, marks will be allotted.	40	
	3	**SI Implementation experience / Support capabilities**	(total of 3.1,3.2 and 3.3 = maximum 50)	50	
Capabilities of the OEM	3.1	Number of consecutive years the SI has supplied the proposed ALM Solution.	Above 3 years – 20 Marks 3 years – 10 Marks	20	
		Number of consecutive years the SI has supplied the proposed FTP Solution.	Above 3 years – 20 Marks 3 years – 10 Marks	20	
	3.2	References where the ALM &FTP solution has been integrated with CBS.	Abroad India 4 Clients 6 10 3 Clients 5 9 2 Clients 4 8 1 Client 3 7	10	
			Overall Total	2377	

The vendor has to score a minimum of 1698(Overall) and 1605(in Mandatory section) out of a maximum of 2127 marks in the functional requirement of ALM & FTP Solution

CO: RISK MANAGEMENT DEPARTMENT, INDIAN BANK, CORPORATE OFFICE, 254-260, AVVAI SHANMUGAM SALAI CHENNAI – 600014

Summary of Solution Functional requirements

S. No.	DESCRIPTION	Max Marks				80% Marks (Rounded off)	Marks Obtained	Remarks if any
		M	*D*	*O*	*Total*			
1.	Interfacing with external systems	*15*	*0*	*0*	*15*	*12*		
2.	Extraction of customer, account and transaction data	*114*	*0*	*0*	*114*	*91*		
3.	Cash flow generation from data	*201*	*4*	*0*	*205*	*164*		
4.	Development of Structural Liquidity profile	*96*	*2*	*0*	*98*	*78*		
5.	Structural liquidity mismatch limit monitoring and reporting	*24*	*0*	*0*	*24*	*19*		
6.	Calculation of Balance sheet ratios as per ALM policy	*213*	*0*	*0*	*213*	*170*		
7.	Multiple Bucket Definition	*15*	*0*	*0*	*15*	*12*		
8.	Other regulatory and internal MIS reporting	*150*	*8*	*0*	*158*	*126*		
9.	Sourcing required data and projections for Dynamic Liquidity	*0*	*0*	*19*	*19*	*15*		
10.	Development of Dynamic Liquidity Profile	*0*	*0*	*23*	*23*	*18*		
11.	Dynamic liquidity mismatch limit monitoring and reporting	*0*	*0*	*9*	*9*	*7*		
12.	Dynamic liquidity report: Back testing	*0*	*0*	*6*	*6*	*5*		
13.	Development of Interest Rate Sensitivity Profile - Traditional Gap Approach	*93*	*0*	*0*	*93*	*74*		
14.	Development of Interest Rate Sensitivity Profile- Duration Gap Approach	*78*	*2*	*0*	*80*	*64*		
15.	Reconciliation with Balance Sheet	*24*	*0*	*0*	*24*	*19*		
16.	Interest rate sensitivity mismatch limit monitoring and	*33*	*0*	*0*	*33*	*26*		

Ref: CO/RMD/244/2021-22

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**
Date: 13/09/2021

	reporting							
17.	Investment Portfolio	66	0	0	66	53		
18.	Development of behavioural pattern results	78	0	0	78	62		
19.	Scenario development Stress testing	129	18	0	147	118		
20.	Monitoring concentration of liabilities	54	0	0	54	43		
21.	Liquidity Coverage Ratio	186	0	0	186	149		
22.	Net Stable Funding Ratio	39	0	0	39	31		
23.	Computation of MCLR and Base Rate	9	0	0	9	7		
24.	Reporting requirements	33	0	0	33	26		
25.	Support for system based analysis	0	14	0	14	11		
26.	Management Reporting	3	12	0	15	12		
27.	Regulatory reporting	102	0	0	102	82		
28.	Fund Transfer Pricing (FTP)	48	0	0	48	38		
29.	Cost Allocations	60	0	0	60	48		
30.	FTP reports	54	0	0	54	43		
31.	Report customization	27	0	0	27	22		
32.	Scheduling of Reports	36	0	0	36	29		
33.	Exporting and Archiving of Reports	30	0	0	30	24		
	Total				2127	1698		

Detailed breakup of the above list is mentioned below: -
There are 33 heads where the features required are classified / listed. Against each of the feature maximum mark has been provided. The response to the product feature will be evaluated as per the matrix below. Against each product feature, one of the following Marks will be awarded for the responses to the features as follows:

Mandatory(M)   **- 3 Marks (Readily available? 3-Yes; 0- No)**
Desirable(D)   **- 2 Marks (Readily available? 2-Yes; 0- No)**
Optional (O)   **-1 Marks (Readily available? 1-Yes; 0- No)**

The bidder has to score a minimum of 80% overall marks and a minimum of 80% under Mandatory Section in order to qualify for Reverse Auction, i.e., Minimum Overall score to be obtained: 1698 and the Minimum Score to be obtained under mandatory section: 1605 with the condition that 100% of all requirements are to be developed before 'Go Live'.

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Functional Specifications

The detailed functional requirement with marking scheme for each of the feature is as follows:

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
Interfacing with external systems					
1.1.	The system should fetch all necessary data from data dump of all the source systems from where all data will be made available	M	3		
1.2.	The system should be scalable and allow the interfacing of other systems when new systems are implemented by way of acquisition/amalgamation etc.	M	3		
1.3.	As a back-stop measure, the system should support the manual upload of data in formats specified by the Bank and also to manually edit or enter a transaction / position in case of data quality issues, with proper checks& audit trail with two factor authentication.	M	3		
1.4.	The system should perform data validation checks on the source data extracted.	M	3		
1.5.	The system should alert the user in the event of failed data validation checks.	M	3		
2. Extraction of requisite data					
2.1.	At a minimum, the system should capture the following parameters at a transaction level to enable cash flow generation:				
2.1.1.	Customer Information File (CIF) No.	M	3		
2.1.2.	Customer type	M	3		
2.1.3.	Counterparty / Customer name	M	3		
2.1.4.	Product / instrument	M	3		
2.1.5.	Account number	M	3		
2.1.6.	PAN No.	M	3		
2.1.7.	Originating branch	M	3		
2.1.8.	Originating Business Unit	M	3		
2.1.9.	Originating Zone / branch Segment wise	M	3		
2.1.10.	Originating / disbursal date	M	3		
2.1.11.	Maturity date / tenor	M	3		
2.1.12.	Outstanding balance	M	3		
2.1.13.	Original amount	M	3		
2.1.14.	Fixed / floating rate	M	3		
2.1.15.	Benchmark curve (if floating)	M	3		
2.1.16.	Fixed spread over benchmark (if floating)	M	3		
2.1.17.	Repricing frequency (if floating)	M	3		
2.1.18.	Re-pricing dates (previous and next)	M	3		
2.1.19.	Pay Dates	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
2.1.20.	Payment frequency	M	3		
2.1.21.	Frequency of interest accrual	M	3		
2.1.22.	Compounding frequency	M	3		
2.1.23.	Status (i.e. performing or non-performing) & SMA status	M	3		
2.1.24.	Amortization schedule	M	3		
2.1.25.	Original currency	M	3		
2.1.26.	Defeasance Period for trading book (HFT) investments & Advances (Interest or principal overdue)	M	3		
2.1.27.	Scrip wise Investment details	M	3		
2.1.28.	Account level Ratings for Investment, advances etc. (Internal & External)	M	3		
2.1.29.	Sanctioned Limits for advances	M	3		
2.1.30.	General Ledgers accounts	M	3		
2.2.	The system should also have the capability to allow users to manually enter any market yield curve or Spread Curve or Deposit Curve/card rates or any other user defined rate which is to be used as coupon or yield. The system should be capable of accepting the external data feeds from following systems:				
2.2.1.	Reuters	M	3		
2.2.2.	Bloomberg	M	3		
2.2.3.	Any other system	M	3		
2.3.	The system should also have the capability to allow users to manually enter the following:				
2.3.1.	ZCYC rate for Government securities for all tenors	M	3		
2.3.2.	Zero coupon spreads of all credit ratings for all tenors	M	3		
2.3.3.	Bank's card rates for all tenors	M	3		
2.3.4.	Bank's average cost for certificate of deposits and term deposits	M	3		
2.3.5.	Any other user defined rate which is to be used as coupon or yield	M	3		
3. Cash flow generation from data					
3.1.	The system should be capable of generating cash flows using position data and amortization schedules for assets/ liabilities on a daily basis	M	3		
3.2.	System should be capable of allowing user to simulate new business, by defining volume projections, instrument characteristics, price rate models and maturity schedules.	D	2		
3.3.	System should be capable of performing income simulation: Future earnings and capital requirements	D	2		
3.4.	The system should be capable of generating cash flows using position data and amortization schedules for the following asset categories:				
3.4.1.	Large (or ALL) corporate loans	M	3		

Ref: CO/RMD/244/2021-22

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
3.4.2.	SME loans	M	3		
3.4.3.	Agri. Loans	M	3		
3.4.4.	Personal loans	M	3		
3.4.5.	Cash credit/ Over drafts	M	3		
3.4.6.	Demand loans	M	3		
3.4.7.	Bills purchased and discounted (INR & FC)	M	3		
3.4.8.	Pre -shipment Credit in Foreign Currency (PCFC Loan)	M	3		
3.4.9.	Any other Advance	M	3		
3.4.10.	Investments in derivatives – (Interest Rate Swaps) IRS, CCS (Cross Currency Swaps)	M	3		
3.4.11.	Investments in forwards/ futures	M	3		
3.4.12.	Investments in bonds	M	3		
3.4.13.	Investments in bonds/ equities/ Mutual Funds	M	3		
3.4.14.	Investments in SRs/ PTC/ VCF	M	3		
3.4.15.	Investment in Options (All types)	M	3		
3.4.16.	Other investments (Treasury product)	M	3		
3.4.17.	Investments in trading book (& Banking Book)	M	3		
3.4.18.	Other loans	M	3		
3.4.19.	Swaps (Sell/Buy)/ maturing forwards	M	3		
3.4.20.	Off-balance sheet exposures	M	3		
3.4.21.	Other assets	M	3		
3.5.	The system should be capable of generating cash flows using position data and amortization schedules for the following liability categories:				
3.5.1.	Current deposits	M	3		
3.5.2.	Savings deposits	M	3		
3.5.3.	Term Deposits including PD / CD & Inter Bank deposit	M	3		
3.5.4.	Foreign Currency Non-Resident (Banks) (FCNR (B))	M	3		
3.5.5.	Exchange Earners Foreign Currency (EEFC) deposits	M	3		
3.5.6.	Resident Foreign Currency (RFC) deposits	M	3		
3.5.7.	Resident Foreign Currency Domestic (RFC (D)) deposits	M	3		
3.5.8.	Borrowings : Call, Notice, Repo, Term Repo, TREPS & any other	M	3		
3.5.9.	Inter Branch Placement	M	3		
3.5.10.	Bankers Acceptance Facility (BAF) borrowings	M	3		
3.5.11.	Swaps (Buy /Sell) /maturing Forwards	M	3		
3.5.12.	Contingent liabilities and off-balance sheet exposures	M	3		
3.5.13.	Other liabilities	M	3		
3.6.	The system should support both standard (i.e. based on product characteristics, amortization schedules, behavioural maturities etc.) and user defined payment	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	patterns				
3.7.	The system should have the capability to generate cash flows for products having the following types of amortization schedules (including but not limited to):				
3.7.1.	Conventional amortization (EMI)	M	3		
3.7.2.	Principal only payment	M	3		
3.7.3.	Balloon Payments	M	3		
3.7.4.	Amortization for floating rate instruments	M	3		
3.7.5.	Repayment for floating rate instruments	M	3		
3.7.6.	Negative repayment	M	3		
3.7.7.	Hybrid / user defined amortization	M	3		
3.7.8.	Amortization on the basis of behavioural studies performed in the system	M	3		
3.7.9.	User defined behavioural pattern	M	3		
3.8.	The system should have the capability to generate cash flows for both standard and user defined repricing patterns for floating rate products, including:				
3.8.1.	Provision for defining different benchmark curves	M	3		
3.8.2.	Provision for defining different repricing characteristics for different periods in the life of a product	M	3		
3.8.3.	Provision for capturing rate caps, floors and gaps	M	3		
3.8.4.	Provision to capture foreign exchange rates and corresponding benchmark curves	M	3		
3.8.5.	Current reference rate	M	3		
3.9.	The system should be capable of generating cash flows in multiple currencies	M	3		
3.10.	The system should allow user to aggregate the selected cash flow reports in a single currency to prepare a consolidated report	M	3		
3.11.	The system should allow the user to model the following and incorporate the same into the repricing cash flow patterns generated.				
3.11.1.	Contingent liabilities and off-balance sheet exposures	M	3		
3.11.2.	Rollovers and premature withdrawal patterns	M	3		
3.12.	The system should allow the user to model the following and incorporate the same into the cash flow patterns generated.				
3.12.1.	Prepayment patterns	M	3		
3.12.2.	Rollovers and premature withdrawal patterns	M	3		
3.12.3.	Behaviour models in to Core and Volatile portion of deposits and advances including off balance sheet items	M	3		
3.12.4.	The system should be capable of generating the cash flows in multiple currencies	M	3		
3.13.	The system should be capable of converting the cash flows from multiple currencies into a single user defined	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	home currency based on user defined/automatically fed exchange rates				
3.14.	The system should be capable of generating the cash flows for the Bank separately at each of the following levels				
3.14.1.	Indian operations- Domestic currency	M	3		
3.14.2.	Indian operations- Foreign currency	M	3		
3.14.3.	Consolidated Indian operations (home currency)	M	3		
3.14.4.	Individual Overseas operations (INR)	M	3		
3.14.5.	Individual Overseas operations (USD)	M	3		
3.14.6.	Individual Overseas operations (True Currency)	M	3		
3.14.7.	Consolidated Overseas operations (INR)	M	3		
3.14.8.	Consolidated operations at bank level (reporting currency)	M	3		
4.	**Development of Structural Liquidity profile**				
4.1.	The system should be capable of generating the structural liquidity profile on a daily basis	M	3		
4.2.	The system should support the classification of assets and liabilities into precise time buckets and generation of the Liquidity Profile on a branch-wise and region/zone wise basis	M	3		
4.3.	The system should have the ability to define product wise asset / liability categories, sub-categories and define product hierarchies.	M	3		
4.4.	The system should allow users to define the time buckets to be used for developing the Structural Liquidity profile.	M	3		
4.5.	The system should allow the user to define bucketing assumptions for each product or asset/liability type.	M	3		
4.6.	The system should be capable of accepting bucketing assumptions in the following forms:				
4.6.1.	Original contractual maturity	M	3		
4.6.2.	Residual maturity	M	3		
4.6.3.	Percentages to each time bucket for each line item in the SLS report. Percentages to each time bucket for each asset class	M	3		
4.6.4.	Defeasance Period for trading book investments	M	3		
4.6.5.	Custom expression	M	3		
4.7.	The system should allow the user to develop multiple liquidity profiles with different bucketing assumptions and/or time buckets.	M	3		
4.8.	The system should allow the user to drill down from liquidity profile to the desired granularity (i.e. portfolio level, account level, position level, instrument level, product level, asset class level etc.)	M	3		
4.9.	Post development of the liquidity profile, the system should conduct automatic validation checks to ensure that aggregate asset and liability balances are equal	M	3		

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CO: RISK MANAGEMENT DEPARTMENT,
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Ref: CO/RMD/244/2021-22

Date: 13/09/2021

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
4.10.	The system should be capable of generating the structural liquidity profile in multiple formats given by the Bank in multiple currencies	M	3		
4.11.	The system should be capable of converting the structural liquidity profiles in multiple currencies into one user defined home currency	M	3		
4.12.	The system should be capable of aggregating the structural liquidity profiles into one consolidated profile based on user preferences	M	3		
4.13.	The system should be capable of generating the structural liquidity profiles for the Bank and its subsidiaries separately as per the RBI format	M	3		
4.14.	Any other level, based on custom rules	M	3		
4.15.	The Structural Liquidity Profiles for the Bank and its separately at each of the following level as per RBI format				
4.15.1.	Statement of structural liquidity - Domestic currency, Indian operations	M	3		
4.15.2.	Statement of structural liquidity - Foreign currency, Indian operations (in each currency as well as converted into home currency)	M	3		
4.15.3.	Statement of structural liquidity - Overseas operations country wise (in each currency as well as converted into home currency)	M	3		
4.15.4.	Statement of structural liquidity - Combined Indian operations – Domestic and Foreign Currency	M	3		
4.15.5.	Statement of structural liquidity – Consolidated Bank operations The system should be capable of converting the structural liquidity profiles in multiple currencies into one user defined home currency.	M	3		
4.15.6.	Statement of structural liquidity - Currency wise Gap Analysis (Consolidated for Non-Significant currencies in local currency)	M	3		
4.15.7.	Statement of structural liquidity – Subsidiaries/ JVs/ Associates – Country Wise	M	3		
4.15.8.	Any other level, based on custom rules	M	3		
4.16.	The system should be capable of generating structural liquidity profiles for user defined future dates based on current balance sheet position. (Projections)	M	3		
4.17.	The system should be capable of generating structural liquidity profiles for user defined future dates considering cash flow projections.	M	3		
4.18.	The system should compute DTL profile and as per RBI guidelines, specific line items should be distributed on the basis of DTL Ratio	M	3		
4.19.	The system should compute Minimum CRR Balance, compute excess or shortfall in maintenance and the do appropriate bucketing of Balances	D	2		
4.20.	The system should compute current SLR, compute the excess/shortfall and appropriately bucket the Investments	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
4.21.	The system should be able to handle bucketing of Non SLR securities as per regulatory guidelines to allocate amounts in specific bucket(s) through percentage or amount allocation	M	3		
4.22.	The system should distribute NPA based on its category, i.e., Sub Standard, Doubtful and Loss and type of loan. (CCOD/TL/DL/BP)	M	3		
5.	**Structural liquidity mismatch limit monitoring and reporting**				
5.1.	The system should be capable of accepting structural liquidity mismatch limits in the form of:				
5.1.1.	Percentage of total outflow in a time bucket	M	3		
5.1.2.	Cumulative mismatch limits	M	3		
5.1.3.	Individual Bucket wise limits	M	3		
5.2.	The system should be configurable to define the authorities to whom limit breaches must be escalated	M	3		
5.3.	The system should automatically alert the user and all pre-defined authorities in the event of a breach of mismatch limits	M	3		
5.4.	The system should have the capability to allow scheduling of automatic Structural Liquidity Report generation and mismatch limit verification	M	3		
5.5.	The system should provide the Structural Liquidity report in the format prescribed by RBI	M	3		
5.6.	The system should be capable of automatically archiving the Structural Liquidity Reports generated by the user, with appropriate time stamps	M	3		
6.	**Calculation of Balance sheet ratios as per ALM policy**				
6.1.	The system should allow the user to define criteria for following asset categories and map the items from the structural liquidity report, balance sheet and inputs from risk systems to each of the defined categories				
6.1.1.	Liquid Assets	M	3		
6.1.2.	Core Assets	M	3		
6.1.3.	Medium term assets	M	3		
6.1.4.	Long term assets	M	3		
6.1.5.	Any other category required for computation of balance sheet ratios	M	3		
6.2.	The system should allow the user to define criteria for following liability categories and map the items from the structural liquidity report, balance sheet and inputs from risk systems to each of the defined categories				
6.2.1.	Tier I capital/ Tier II capital/ Total capital	M	3		
6.2.2.	Short term liabilities	M	3		
6.2.3.	Medium term liabilities	M	3		
6.2.4.	Long term liabilities	M	3		
6.2.5.	Core deposits	M	3		
6.2.6.	Bulk Deposits	M	3		

Ref: CO/RMD/244/2021-22

Date: 13/09/2021

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
6.2.7.	Market Borrowings	M	3		
6.2.8.	Any other category	M	3		
6.3.	The system should be capable of calculating total amounts under each of the categories defined above based on data inputs from balance sheet/ upload and/ or structural liquidity statement	M	3		
6.4.	The system should allow users to define formulas for customized ratios to be calculated on the basis of asset/ liability categories defined above	M	3		
6.5.	The system should allow users to set/edit limits for each of the ratios defined including trigger limit	M	3		
6.6.	The system should calculate any other ratios defined by the user and identify the breaches and alert the predefined set of users automatically	M	3		
6.7.	The system should be able to generate reports for the above mentioned ratios and breaches (if any) on a daily basis.	M	3		
6.8.	The system should be able to compute the following prudential ratios				
6.8.1.	Bulk Deposit / Total Deposit	M	3		
6.8.2.	Deposits Maturing Within 1 Year / Total Deposits (Considering Renewal)	M	3		
6.8.3.	Deposits Maturing Within 1 Year / Total Deposits (W/o Considering Renewal)	M	3		
6.8.4.	Core Assets / Core Liabilities (As per SLS)	M	3		
6.8.5.	(Volatile Liabilities - Temporary Assets) / (Earning Assets - Temporary Assets)	M	3		
6.8.6.	Core deposits / Total assets	M	3		
6.8.7.	(Loans + Mandatory SLR + Mandatory CRR + Fixed Assets) / Total Assets	M	3		
6.8.8.	(Loans + Mandatory SLR + Mandatory CRR + Fixed Assets) / Core Deposits	M	3		
6.8.9.	Temporary Assets / Total Assets	M	3		
6.8.10.	Temporary assets / Volatile liabilities	M	3		
6.8.11.	Volatile liabilities / Total assets	M	3		
6.8.12.	Purchased Funds / Liquid Assets	M	3		
6.8.13.	Core Deposits / Core Assets	M	3		
6.8.14.	Core Deposits / Total Assets	M	3		
6.8.15.	Purchased Funds / Total Deposits	M	3		
6.8.16.	Core Assets to Core Liabilities	M	3		
6.8.17.	Swapped Funds Ratio	M	3		
6.8.18.	Inter-Bank Liabilities / Net worth	M	3		
6.8.19.	Core Deposits / Net Loans	M	3		
6.8.20.	PD & CD's to Total Deposit	M	3		
6.8.21.	Commitment Ratio	M	3		
6.8.22.	PD / Total Deposits	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
6.8.23.	Un-availed limits to Total Advances	M	3		
6.8.24.	Credit Deposit Ratio	M	3		
6.8.25.	Investment Deposit Ratio	M	3		
6.8.26.	Ratio builder, which allows users to define any number of categories and ratios	M	3		
6.9.	The system should be able to compute the following CFP Ratios				
6.9.1.	Certificate of Deposit/Outstanding CD's in Market	M	3		
6.9.2.	Call & Notice Money/Volume of Call Money Market	M	3		
6.9.3.	Repo +TREPs/Volume of Repo and TREPs in Market	M	3		
6.9.4.	Call & Notice Money/Prescribed Limit	M	3		
6.9.5.	(Borrowings + Refinance)/ Total Liabilities	M	3		
6.9.6.	Unsecured Borrowings/Total Domestic Deposits	M	3		
6.10.	The system should be able to compute the following deposit ratios on a daily basis				
6.10.1.	Customer Deposits to Total Deposits	M	3		
6.10.2.	Customer Deposits to Total Assets	M	3		
6.10.3.	Top 20/50/100/200 Depositors to Total Deposits	M	3		
6.10.4.	Top 20/50/100/200 Borrowers to Total Advances	M	3		
6.10.5.	BPLR advances to Total Advances	M	3		
6.10.6.	Base Rate advances to Total Advances	M	3		
6.10.7.	MCLR advances to Total Advances	M	3		
6.10.8.	EBLR advances to Total Advances	M	3		
6.11.	Call money borrowings ratio:				
6.11.1.	The system should be capable of calculating the ratio of call money borrowings to capital on a daily basis	M	3		
6.11.2.	The system should be capable of calculating the running fortnightly average of call money borrowings to capital ratio	M	3		
6.11.3.	The system should be capable of monitoring the limits prescribed by RBI for the fortnightly average of the ratio	M	3		
6.11.4.	The system should be capable of monitoring the limit prescribed by RBI for the daily value of the ratio	M	3		
6.11.5.	The system should alert the user and predefined authorities in the event of breach of the limits defined for the ratio	M	3		
6.12.	Call money lending ratio:				
6.12.1.	The system should be capable of calculating the ratio of call money lending to capital on a daily basis	M	3		
6.12.2.	The system should be capable of calculating the running fortnightly average of call money lending to capital ratio	M	3		
6.12.3.	The system should be capable of monitoring the limit prescribed by RBI for the daily value of the ratio	M	3		
6.13.	The system should alert the user and predefined authorities in the event of breach of the limits defined for the ratio	M	3		

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Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
6.14.	The system should be capable of calculating total amounts under each of the categories defined above based on data inputs from balance sheet and/ or structural liquidity statement	M	3		
6.15.	The system should allow users to define formulas for customized ratios to be calculated on the basis of asset/ liability categories defined above	M	3		
6.16.	The system should allow users to set/ edit limits for each of the ratios defined	M	3		
6.17.	The system should calculate any other ratios defined by the user and identify the breaches and alert the predefined set of users automatically	M	3		
7. Multiple Bucket Definition					
7.1.	The system should allow users to define their own Buckets				
7.1.1.	- As per regulatory	M	3		
7.1.2.	- As per monthly buckets	M	3		
7.1.3.	- Weekly buckets for 1 month and then monthly buckets	M	3		
7.1.4.	- Daily buckets for 1 month and then monthly buckets	M	3		
7.1.5.	- Any other user definable bucket	M	3		
8. Other regulatory and internal MIS reporting					
8.1.	The system should generate the report for classifying the liabilities on the basis of :				
8.1.1.	Amount range (in INR & Foreign Currency Domestic Operations)	M	3		
8.1.2.	Interest Rate range (in INR & Foreign Currency Domestic Operations)	M	3		
8.1.3.	Deposits by Category of Depositors and breakup of Core/Volatile Deposits (Domestic Operations)	M	3		
8.1.4.	Any other category defined by the user	M	3		
8.2.	The system should allow user to set/ modify the ranges for generating the report.	M	3		
8.3.	The system should allow users to bucket their liquidity and interest rate sensitive position as per regulatory requirement as part of single run/ process	M	3		
8.4.	The system should have capability of reporting Liquidity position without interest for regulatory and with interest for non-regulatory reporting	M	3		
8.5.	The system should allow users to compare any past two SLS/IRST/IRSD/BLR reports and provide line item wise increase/ decrease in Inflows/ Outflows and final mismatch	M	3		
8.6.	Daily report on deposits and advances	M	3		
8.7.	Variance report on deposits and advances	M	3		
8.8.	Weekly growth in TD original & Residual maturity/ TD retail deposits	M	3		
8.9.	The system should allow users to view "Total Inflow", "Total Outflow", "Gap", "Cumulative Gap" and "Cumulative Gap %" for period range(date wise) defined	M	3		

Ref: CO/RMD/244/2021-22

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	by user				
8.10.	System should be able to generate the following reports for domestic operations and overseas branch as well as for the 'Bank as a whole':				
8.10.1.	Liquidity Ratio	M	3		
8.10.2.	Maturity Mismatch Report - Currency Wise	M	3		
8.10.3.	Cash Flow analysis	M	3		
8.10.4.	Loan to Deposit Ratio - Currency Wise	M	3		
8.10.5.	Concentration Report - Short Term Liquidity Mismatch report	M	3		
8.10.6.	Interest rate wise maturity pattern of products as part of SLS with fixed contractual maturity and as per the residual maturity	M	3		
8.11.	Profile of NRE/NRO and FCNR(B) Deposits	M	3		
8.12.	Cost of Liabilities and Yield on assets	M	3		
8.13.	To compute Impact on Interest Income on account of changes in Deposit as well as BENCHMARK (Base Rate/BPLR/MCLR/EBLR) linked advances	M	3		
8.14.	Report for classifying the assets/ liabilities on the basis of Amount, Interest Rate and Maturity	M	3		
8.15.	To compare any past SLS /IRST/IRSD/DLR reports and provide line item wise	M	3		
8.16.	increase/decrease in Inflows/ Outflows and final mismatch.	M	3		
8.17.	Daily growth Report on Deposits and Advances	M	3		
8.18.	Variance Report on Deposit and Advances	M	3		
8.19.	Weekly/Daily growth in TD original Maturity	M	3		
8.20.	Weekly/Daily growth in TD retail Deposit	M	3		
8.21.	Weekly/Daily growth in TD remaining maturity	M	3		
8.22.	TD bucket wise position	M	3		
8.23.	Average weekly growth position of TD	M	3		
8.24.	TD bulk Deposit Report	M	3		
8.25.	Interest Rate Wise Maturity Pattern of Bulk Term Deposits (Contractual Maturity/ Residual Maturity)	M	3		
8.26.	Interest Rate Wise Maturity Pattern of Retail Term Deposits (Contractual Maturity/ Residual Maturity)	M	3		
8.27.	Interest Rate Wise Maturity Pattern of Total Term Deposits - Excl. CDs (Contractual Maturity)	M	3		
8.28.	Interest Rate Wise Maturity Pattern of Total Term Deposits - Excel .CDs (Residual Maturity)	M	3		
8.29.	Interest Rate Wise Maturity Pattern of Certificate of Deposits (Contractual Maturity/ Residual Maturity)	M	3		
8.30.	Monthly Outstanding with Weighted Average Cost - Certificate of Deposits/ Retail Term Deposits/ Bulk Term Deposits	M	3		
8.31.	Month-Wise Maturity Pattern with Weighted Average	M	3		

Ref: CO/RMD/244/2021-22

Date: 13/09/2021

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	Cost - of Deposits/ Retail Term Deposits/ Bulk Term Deposits				
8.32.	Date-Wise Maturity Pattern - Retail Term Deposits/ Bulk Term Deposits/ Certificate of Deposits (between 'From' and 'To' Dates)	M	3		
8.33.	Date-Wise Maturity Pattern of Bulk Deposits With Account Level Details (between 'From' and 'To' Dates)	M	3		
8.34.	Rating-Grade Wise Advances O/s	M	3		
8.35.	Total advance portfolio benchmark (PLR, Base Rate, MCLR & EBLR) & segment wise (MSME, Food Credit, Retail, Agri, Staff etc.).	M	3		
8.36.	Interest rate wise maturity pattern of Term Loan	M	3		
8.37.	Stochastic Scenario Analysis from earnings and economic value perspective	D	2		
8.38.	Exposure and average yield/cost analysis	M	3		
8.39.	Scenario Income Reports	M	3		
8.40.	Contingency Funding Plan	M	3		
8.41.	Deposit Report and Report on Top depositors – Regulatory and Management	M	3		
8.42.	Designing user configurable Dashboard of all major information	D	2		
8.43.	System should provide an overall consolidated view of the total market liquidity risk faced by the Bank by virtue of its current portfolio	M	3		
8.44.	System should support custom report designing with available data	M	3		
8.45.	System should allow users to present outputs from reports in the form of graphs, charts and other graphical representations	D	2		
8.46.	System should allow for sorting of data in reports	D	2		
9.	**Sourcing required data and projections for Dynamic Liquidity**				
9.1.	The system should allow users to define the product / instrument level at which the source data and projections must be provided as inputs	O	1		
9.2.	The system should allow users to define the time buckets to be used for developing the Dynamic Liquidity profile	O	1		
9.3.	The system should be capable of extracting the actual inflows and outflows for the relevant time buckets from the Structural Liquidity Report	O	1		
9.4.	The system should have the capability to source projections provided by the business units through an MS Excel file upload/ manual input	O	1		
9.5.	The system should be capable of accepting projections from business units at each of the following levels:				
9.5.1.	Line of Business	O	1		
9.5.2.	General Ledger	O	1		
9.5.3.	Line item as per Dynamic Liquidity format of RBI	O	1		
9.5.4.	Product Instrument Level	O	1		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
9.5.5.	Asset Class Level	O	1		
9.5.6.	Both at individual time bucket level and aggregate level	O	1		
9.5.7.	In the form of absolute figures, percentage, custom expressions	O	1		
9.6.	The system should be capable of sourcing projections with following parameters:				
9.6.1.	Origination date	O	1		
9.6.2.	Amount	O	1		
9.6.3.	Maturity Date/ Tenure	O	1		
9.6.4.	Amortization schedule	O	1		
9.6.5.	Interest rate	O	1		
9.7.	The system should have the capability to allow users to manually enter projection data at any desired granularity.	O	1		
9.8.	The system should be capable of accepting the projections in multiple currencies	O	1		
9.9.	The system should be capable of accepting the projections from each jurisdiction/ overseas branch of the Bank separately	O	1		
10. Development of Dynamic Liquidity Profile					
10.1.	The system should integrate the projections with the structural liquidity profile to generate the dynamic liquidity profile as per RBI format and internal MIS	O	1		
10.2.	The system should allow the user to define rules based on which aggregated projections will be segregated into different time buckets and/or line items	O	1		
10.3.	The system should have the ability to define product-wise asset / liability categories, sub-categories and define product hierarchies	O	1		
10.4.	The system should allow the user to define bucketing assumptions for each product or asset/liability type as per RBI or internal rules of the Bank	O	1		
10.5.	The system should be capable of accepting bucketing assumptions in the following forms:				
10.5.1.	Original contractual maturity	O	1		
10.5.2.	Residual maturity	O	1		
10.5.3.	Percentages to each time bucket for each asset class	O	1		
10.5.4.	Custom expression	O	1		
10.6.	The system should allow the user to develop multiple dynamic liquidity profiles with different bucketing assumptions, time buckets and projections	O	1		
10.7.	The system should allow the user to generate liquidity profiles at each of the following levels:				
10.7.1.	Business unit or Zone or Branch level	O	1		
10.7.2.	Overall Bank level	O	1		
10.8.	The system should allow the user to drill down the dynamic liquidity profile to the desired granularity (i.e. position level, product level, GL Level etc.)	O	1		

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**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
10.9.	The system should be capable of generating the dynamic liquidity profile in multiple currencies	O	1		
10.10.	The system should be capable of converting the dynamic liquidity profiles in multiple currencies in one user defined home currency	O	1		
10.11.	The system should be capable of generating the dynamic liquidity profile for different zones/ overseas branch separately	O	1		
10.12.	The system should allow users to compute consolidated as well as currency wise cost to close using borrowing as well as asset liquidation on dynamic gaps	O	1		
10.13.	The system should be capable of consolidating the multiple dynamic liquidity profiles in the same currency as per user preference	O	1		
10.14.	The system should allow users to facilitate projections for user define horizon period. Ex: 3 months, 12 months, 3 years, 5 years etc.	O	1		
10.15.	System should be capable of computing impact of interest rate movements on Liquidity and Bank's interest rate sensitivity for longer term	O	1		
10.16.	The system should be capable of computing NII/ NIM on a 1 year rolling basis	O	1		
10.17.	The system should be able to compute revised NII/ NIM on the basis of user defined yield curve across interest sensitive assets/ liabilities or shift from the current curve	O	1		
10.18.	System should also allow users to define projections on a quarterly basis and revise them every month.	O	1		
10.19.	System should capture the seasonality aspect of deposit and advances	O	1		
11. Dynamic liquidity mismatch limit monitoring and reporting					
11.1.	The system should be capable of accepting dynamic liquidity mismatch limits in form of:				
11.1.1.	Absolute figures	O	1		
11.1.2.	Percentage of total outflow in a time bucket	O	1		
11.1.3.	Cumulative mismatch limits	O	1		
11.1.4.	Custom expression	O	1		
11.2.	The system should be configurable to define the authorities to whom limit breaches must be escalated	O	1		
11.3.	The system should automatically alert the user and all pre-defined authorities in the event of a breach of mismatch limits	O	1		
11.4.	The system should have the capability to allow scheduling of automatic Dynamic Liquidity Report generation and mismatch limit verification	O	1		
11.5.	The system should provide the Dynamic Liquidity report in the format prescribed by RBI	O	1		
11.6.	The system should be capable of automatically archiving the Dynamic Liquidity Reports generated by the user, with appropriate time stamps	O	1		

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
12. Dynamic liquidity report: Back testing					
12.1.	The system should be capable of conducting a back testing of dynamic liquidity reports by comparing archived dynamic liquidity report as on a date with structural liquidity report on the target horizon date/ user defined date	O	1		
12.2.	The system should be capable of calculating the differences in projected values in dynamic liquidity report and actual values in statutory liquidity report at each of the following levels:				
12.2.1.	Time bucket	O	1		
12.2.2.	Product level	O	1		
12.2.3.	GL Level	O	1		
12.3.	The system should be capable of identifying the mismatch in projected and actual values in following terms				
12.3.1.	Absolute figures	O	1		
12.3.2.	Percentage terms	O	1		
13. Development of Interest Rate Sensitivity Profile - Traditional Gap Approach					
13.1.	The system should be capable of generating the Interest rate sensitivity profile as and when required	M	3		
13.2.	The system should support the classification of assets and liabilities into precise time buckets and generation of the Interest Rate Sensitivity Profile on a branch-wise and region-wise basis	M	3		
13.3.	The system should have the ability to define product-wise asset / liability categories, sub-categories and define product hierarchies	M	3		
13.4.	The system should allow users to define the time buckets to be used for developing the Interest Rate Sensitivity profile.	M	3		
13.5.	The system should allow the user to define bucketing assumptions for the repricing cash flows occurring for each product or asset / liability type.	M	3		
13.6.	The system should be capable of accepting bucketing assumptions for the repricing cash flows in the following forms:				
13.6.1.	All outstanding balances as per re-pricing tenor	M	3		
13.6.2.	As a percentage of total outstanding to be assigned to each time bucket, at a product level or an asset class level	M	3		
13.6.3.	Custom expression	M	3		
13.7.	The system should ensure that when outstanding balances are bucketed as per repricing tenor, cash flows occurring prior to the repricing bucket are bucketed as per residual maturity	M	3		
13.8.	The system should allow the user to develop multiple interest rate sensitivity profiles with different bucketing assumptions and/or time buckets	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
13.9.	The system should allow the user to generate interest rate sensitivity profiles at any of the following levels:				
13.9.1.	Product level	M	3		
13.9.2.	Portfolio Level	M	3		
13.9.3.	Book Wise (Banking Book/ Trading Book Level)	M	3		
13.9.4.	Business unit level	M	3		
13.9.5.	Overall Bank level	M	3		
13.9.6.	Any other level, based on custom rules	M	3		
13.10.	The system should be capable of computing Earnings at Risk and Impact on NII based on the interest rate sensitivity profile, as per RBI/custom defined scenarios / shocks.	M	3		
13.11.	The system should allow the user to drill down from the interest rate sensitivity profile to the desired granularity (i.e. position level, product level, asset class level, account level etc.)	M	3		
13.12.	The system should allow user to define/ change the home currency.	M	3		
13.13.	The system should also be capable of converting interest rate sensitivity profiles generated from one currency into user defined home currency.	M	3		
13.14.	The system should be capable of aggregating selected interest rate sensitivity profiles in the same currency into one consolidated profile.	M	3		
13.15.	Post development of the Interest rate profile, the system should conduct automatic validation checks to ensure that aggregate asset and liability balances are equal	M	3		
13.16.	The system should be capable of generating the Interest rate sensitivity profiles for the Bank and its subsidiaries separately at each of the following levels				
13.16.1.	Indian operations- Domestic currency	M	3		
13.16.2.	Indian operations- Foreign currency (Separately for Significant and Residual Currencies)	M	3		
13.16.3.	Consolidated Indian operations (home currency)	M	3		
13.16.4.	Overseas operations country wise (in each currency converted into home currency)	M	3		
13.16.5.	Consolidated operations at bank level (reporting currency)	M	3		
13.17.	The system should be capable of generating interest rate sensitivity profiles for user defined future dates based on current balance sheet position.	M	3		
13.18.	The system should be capable of generating interest rate sensitivity profiles for user defined future dates considering cash flow projections.	M	3		
13.19.	The system should be flexible to use different basis for distribution in SLS and IRS. For e.g.: Bulk Deposit in SLS needs to be distributed on the basis of residual maturity in SLS and on the basis of behavioural in IRS	M	3		
13.20.	The system should be capable of generating interest rate sensitivity profiles for user defined future dates based on	M	3		

इंडियन बैंक Indian Bank
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**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	assumptions provided by the bank.				
14. Development of Interest Rate Sensitivity Profile- Duration Gap Approach					
14.1.	The system should allow user to define customized curves as coupon curves and yield curves	M	3		
14.2.	The system should be capable of accepting the data feeds from external agencies such as FIMMDA/FBIL, Reuters, Bloomberg, flat files and to be used as coupon and yield curves	M	3		
14.3.	The system should have the ability to define product-wise asset/ liability categories, sub-categories and define product hierarchies	M	3		
14.4.	The system should allow user to map the product categories/ sub categories/ individual positions to coupon rate curves/ yield rate curves defined in the system	M	3		
14.5.	The system should allow user to define coupon and yield rates at individual cash flow level	M	3		
14.6.	The system should be capable of determining the modified duration of assets and liabilities at a position level	M	3		
14.7.	The system should be capable of calculating the weighted average modified duration for product category/ sub categories defined by the user	M	3		
14.8.	The system should allow the user to develop multiple interest rate sensitivity profiles with different bucketing assumptions and/or time buckets	M	3		
14.9.	The system should allow the user to generate interest rate sensitivity profiles at any of the following levels:				
14.9.1.	- Product/Account / instrument level	M	3		
14.9.2.	- Sub-unit level	M	3		
14.9.3.	- Business unit level	M	3		
14.9.4.	- Overall Bank level	M	3		
14.9.5.	- Any other level, based on custom rules	M	3		
14.10.	The system should allow the user to generate duration gap analysis profiles at any of the following levels:				
14.10.1.	- Product / Account/ instrument level	M	3		
14.10.2.	- Sub-unit level	M	3		
14.10.3.	- Business unit level	M	3		
14.10.4.	- Overall Bank level	M	3		
14.11.	The system should be capable of computing modified duration gap and Impact on MVE based on the interest rate sensitivity profile as per RBI/ custom requirements.	M	3		
14.12.	The system should allow the user to drill down from the interest rate sensitivity profile to the desired granularity (i.e. position level, instrument level, product level, asset class level)	M	3		
14.13.	The system should allow user to define/ change the	M	3		

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	home currency.				
14.14.	The system should also be capable of converting interest rate sensitivity profiles generated in other currencies into one user defined home currency.	M	3		
14.15.	The system should be capable of aggregating selected interest rate sensitivity profiles in the same currency into one consolidated profile.	M	3		
14.16.	Post development of the interest rate sensitivity profile under DGA, the system should conduct automatic validation checks to ensure that aggregate asset and liability balances are equal	M	3		
14.17.	System should compute month wise EVE, Impact on NII with change in 100,200, 300bps, Modified Duration Gap and Market Value of Equity with a comparison of change in NII due to parallel shift by 100, 200, 300 bps	M	3		
14.18.	The system should be capable of generating interest rate sensitivity profiles for user defined future dates based on current balance sheet position.	M	3		
14.19.	The system should allow users to compute product wise report on Cost of Fund/ Yield on Asset	M	3		
14.20.	The system should have pre built models for predicting Interest Rates and thereby compute Interest Income, Interest Expenses and the NII	D	2		
15. Reconciliation with Balance Sheet					
15.1.	The system should be capable of generating the structural liquidity profile/Interest Rate Sensitivity on a daily basis; in the formats prescribed by RBI/Bank	M	3		
15.2.	The system should accept the Balance Sheet as an MS-Excel /CSV/XML / manual input/ upload	M	3		
15.3.	The system should also be able to draw distribution under inflows/ outflow based on data mentioned in the Balance Sheet schedule and given in the form of Excel/ file upload/ manual input/ any other mode	M	3		
15.4.	The system should perform branch wise/GL wise/item-wise, automatic reconciliation of the Balance Sheet with the aggregated assets and liabilities as per the liquidity/Interest Rate Sensitivity profile	M	3		
15.5.	The system should automatically alert the user in the event of discrepancies between the liquidity/Interest Rate Sensitivity profile and the Balance Sheet	M	3		
15.6.	The system should allow users to identify line item under which reconciliation difference can be parked	M	3		
15.7.	The system should be capable of accepting balances manually to reconcile (by position or GL Balance) difference between GL and the Account Level Balances	M	3		
15.8.	The system should maintain audit trail or a separate report for such manual adjustments	M	3		
16. Interest rate sensitivity mismatch limit monitoring and reporting					
16.1.	The system should be capable of accepting interest rate sensitivity mismatch limits in form of:				

इंडियन बैंक / इलाहाबाद — **Indian Bank** / ALLAHABAD

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
16.1.1.	Percentage of total outflow in a time bucket	M	3		
16.1.2.	Net mismatch limits as a percentage of Bucket RSA/ Equity/ Total assets/ Total RSA	M	3		
16.1.3.	Total Assets/ Total RSA	M	3		
16.1.4.	Cumulative mismatch limits	M	3		
16.1.5.	EaR limits	M	3		
16.1.6.	MVE impact limits	M	3		
16.1.7.	Duration gap limits	M	3		
16.2.	The system should be configurable to define the authorities to whom limit breaches must be escalated	M	3		
16.3.	The system should automatically alert the user and all pre-defined authorities in the event of a breach of mismatch limits	M	3		
16.4.	The system should have the capability to allow scheduling of automatic Interest Rate Sensitivity Report generation and mismatch limit verification	M	3		
16.5.	The system should be capable of automatically archiving the Interest Rate Sensitivity Reports generated by the user with appropriate time stamps> User should be able to retrieve past reports (all) using the front end.	M	3		
17. Investment Portfolio					
17.1.	The system should be able to segregate the total investment portfolio in following categories and accordingly bucket the sensitivity:				
17.1.1.	Available for Sale ('AFS')	M	3		
17.1.2.	Held For Trading ('HFT')	M	3		
17.1.3.	Held Till Maturity ('HTM')	M	3		
17.1.4.	SLR	M	3		
17.1.5.	NSLR	M	3		
17.1.6.	ARC	M	3		
17.1.7.	Any other user defined category	M	3		
17.2.	The system should be capable of generating the report having following components for the sub portfolios mentioned above separately:				
17.2.1.	Book value	M	3		
17.2.2.	Realizable Market Value	M	3		
17.2.3.	Provision held for depreciation	M	3		
17.2.4.	PV01	M	3		
17.2.5.	Outstanding Amount	M	3		
17.2.6.	Modified duration	M	3		
17.2.7.	NPI & Provision thereof	M	3		
17.2.8.	Security Receipts & Provision thereof	M	3		
17.3.	The system should be able to generate the Modified duration for HFT and AFS category taken together	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
17.4.	The system should be able to provide the Modified duration for the whole investment portfolio together	M	3		
17.5.	The system should be able to calculate the PV01 for the whole investment portfolio	M	3		
17.6.	The system should allow user to define the limits for Modified duration and PV01 at following levels:				
17.6.1.	AFS, HFT and HTM individually	M	3		
17.6.2.	Trading Portfolio (AFS+HFT)	M	3		
17.6.3.	At an overall portfolio level	M	3		
17.7.	The system should be capable of generating the breach report for Modified duration and PV01 for all the categories mentioned above	M	3		
18. Development of behavioural pattern results					
18.1.	The system should be capable of performing the statistical analysis on the archived portfolio level/account level data, to determine the core and volatile portions for following products , currency wise:				
18.1.1.	Current Accounts	M	3		
18.1.2.	Savings deposits	M	3		
18.1.3.	Drawn portions of CC/OD	M	3		
18.1.4.	Drawn portions of DL	M	3		
18.1.5.	CC/OD/WCDL	M	3		
18.1.6.	Bills payable	M	3		
18.1.7.	Line of Credit (Commitments)	M	3		
18.1.8.	Any other non-maturity products	M	3		
18.1.9.	EEFC	M	3		
18.1.10.	RFC	M	3		
18.2.	The system should be capable of performing the statistical analysis on the archived portfolio level/account level data, to determine the behavioural pattern of following products, currency wise:				
18.2.1.	Pre mature withdrawal of retail term deposits	M	3		
18.2.2.	Prepayment of term loans	M	3		
18.2.3.	Rollover pattern of retail term deposits	M	3		
18.2.4.	Devolvement /Invocation pattern of LCs/ BGs	M	3		
18.2.5.	Pre mature withdrawal of Bulk term deposits	M	3		
18.2.6.	Rollover pattern of Bulk term deposits	M	3		
18.2.7.	Rollover pattern of WCDL and un-availed limit of CC/OD	M	3		
18.2.8.	Potential Availment of undrawn exposure of credit lines to Mutual funds & others, Potential Availment in claims against the bank not acknowledged as Debts and etc.	M	3		
18.2.9.	Any other products containing embedded options	M	3		
18.2.10.	The system should allow user to select the time interval for which the statistical analysis is to be performed	M	3		

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18.2.11.	The system should make available option of results of behavioural studies to automatically use them for preparation of structural liquidity statement and interest rate sensitivity statement	M	3		
18.2.12.	The system should be capable of storing the results of past behavioural studies (Time period)	M	3		
18.2.13.	The system should allow user to schedule the statistical analysis to be performed	M	3		
18.2.14.	The behavioural study reports should be generated as and when required	M	3		
18.3.	The system should enable the back testing of results generated by comparing the forecasted percentages vis-à-vis actual figures from balance sheet				
18.3.1.	For Back testing, the system should allow users to select the period on which Back Testing needs to be applied	M	3		
18.3.2.	Back test behavioural analysis assumptions by means industry standard tests (Conditional Coverage tests, unconditional coverage tests, durations tests etc.,) in order to assess accuracy of expected behaviour.	M	3		
19. Scenario development Stress testing					
19.1.	Users, at the minimum, should be able to define scenarios for Liquidity Risk under 3 categories				
	- Bank Specific	M	3		
	- Market Specific	M	3		
	- Combined	M	3		
19.2.	The system should allow the user to develop and save scenarios based on any or all of the following:				
19.2.1.	Inflows / outflows in time buckets	M	3		
19.2.2.	Redefine haircuts on investment portfolio	M	3		
19.2.3.	Inflows / outflows in repricing buckets	M	3		
19.2.4.	Increase/ decrease Prepayment/ Rollover of Loans/ Deposits	M	3		
19.2.5.	Current market rates	M	3		
19.2.6.	Re-define current market rates and review impact on market value of assets. Actual market rates should remain intact	M	3		
19.2.7.	The system should allow the user to specify the amount of inflows or outflows in each time bucket to be considered for stress testing.	M	3		
19.2.8.	Allow users to simulate pre-defined scenarios as well as ad-hoc scenarios	M	3		
19.2.9.	The system should be capable of allowing the user to retrieve saved scenarios and specify the portfolio on which to conduct the stress test / simulation	M	3		
19.2.10.	Fall in market values of derivatives like Options & Swaps and view their impact on SLS/ IRS reports	M	3		
19.2.11.	The system should allow the user to determine stressed liquidity ratios such as the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio(NSFR)	M	3		
19.2.12.	It should be configurable for users to define any other	M	3		

इंडियन बैंक / इलाहाबाद	Indian Bank / ALLAHABAD	CO: RISK MANAGEMENT DEPARTMENT, INDIAN BANK, CORPORATE OFFICE, 254-260, AVVAI SHANMUGAM SALAI CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	scenario for stressing liquidity and interest rates				
19.3.	The system should be able to build following stress scenarios and corresponding stress levels				
19.3.1.	Scenarios to include significant strategic or reputational risk in particular for significant business lines	D	2		
19.3.2.	Scenarios to include, where relevant, an episode of financial market turbulence or a shock to market liquidity;	D	2		
19.3.3.	Scenarios under which capital might not be freely transferable within banking groups in periods of severe downturn or extended market disruption;	D	2		
19.3.4.	Scenarios under which a crisis impairs the ability of even very healthy banks to raise funds at reasonable cost;	D	2		
19.3.5.	Scenarios under which model-embedded statistical relationships break down;	D	2		
19.3.6.	Scenarios under which risk characteristics of new products projected on the basis of limited historical data are challenged;	D	2		
19.3.7.	Scenarios to include simultaneous pressures in funding and asset markets, and the impact of a reduction in market liquidity on exposure valuation, etc.	D	2		
19.3.8.	Bank /regulator defined scenarios for extreme stress events. Support for extreme value (Weibull/Gumbel/ Frechet) distribution	D	2		
19.3.9.	Support for flexible stress scenarios, Market/ historical rate driven stress scenarios, currency wise stress scenarios, negative rate scenarios, Geographically impacted stress scenarios, measurement of parallel gap risk, basis risk and option risk	D	2		
19.3.10.	System should be able to consider the impact of embedded losses. Computation of earnings at risk for banking book.	M	3		
19.4.	System should be able to perform stress levels under 'reverse stress testing'	M	3		
19.5.	The system should allow the user to determine the impact of the following movements in the yield curve on the NII and EVE:				
19.5.1.	System should compute the Liquidity Buffer	M	3		
19.5.2.	System should compute Survival Horizon	M	3		
19.6.	The system should allow the user to specify the amount of inflows or outflows in each time bucket to be considered for stress testing	M	3		
19.7.	The system should be able to compute consolidated as well as currency wise "Cost to Close", the static/ dynamic liquidity gaps using stressed scenarios	M	3		
19.8.	The system should take in to account the cost of additional borrowing as well as cost of asset liquidation to compute "Cost to Close" along with the impact on capital	M	3		
19.9.	System should allow users to compute liquidity and interest rate stress on the dynamic Balance Sheet	M	3		
19.10.	The system should allow the user to determine the impact of the following movements in the yield curve on the NII and EVE as well as on cost and capital impact:				

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
19.10.1.	Parallel movements	M	3		
19.10.2.	Non-parallel movements	M	3		
19.10.3.	Inversion/Steepening of curve	M	3		
19.10.4.	Basis Risk	M	3		
19.11.	The system should allow user to develop scenarios in multiple currencies separately	M	3		
19.12.	The system should have provisions to review impact on Interest Income/ Interest Expense and NII across Rate Sensitive Asset and Rate Sensitive Liabilities due to stress in yield curve on immediate basis / user specified later date	M	3		
19.13.	The system should also be able to evaluate the Income/ expense/ NII/ NII increase or decrease in percentages due to the above mentioned change in yield curve as part of the same report	M	3		
19.14.	The system should be capable of allowing the user to retrieve saved scenarios and specify the portfolio on which to conduct the stress test / simulation.	M	3		
19.15.	The system should allow the user to manually input the CRAR and Tier I and Tier II capital details and RWA under Credit, Market and Operational Risk/ fetch from other systems and should allow users to view the impact of stress on CRAR	M	3		
19.16.	System should be capable of re-plotting line items and regenerating reports/statements based on changes in inputs such as GL Balance, percentage in each bucket, and any other parameters used in such reports by way of simulation.	M	3		
Report generation					
19.17.	The system should be capable of archiving the computed Stress Test Results, with appropriate time stamps and currencies	M	3		
19.18.	The system should be configurable to define the authorities to whom the computed Stress Test Results must be circulated and the frequency of circulation.	M	3		
19.19.	The system should have the capability to allow scheduling of the stress testing process.	M	3		
19.20.	The system should have the provision to define stress rates across Risk Sensitive Assets and Risk Sensitive Liabilities	M	3		
19.21.	The system should have the provision to make parallel as well as non-parallel shifts across Risk Sensitive Asset and Liabilities	M	3		
19.22.	The system should have provisions to review impact on Interest Income/ Interest Expense and NII across Rate Sensitive Asset and Rate Sensitive Liabilities due to stress in yield curve on immediate basis& on a later date	M	3		
19.23.	The system should also be able to evaluate the Income/ expense/ NII increase or decrease in percentages due to the above mentioned change in yield curve	M	3		
19.24.	The system should support intraday liquidity and	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	collateral management reporting				
19.25.	Allow users to configure what-if analysis to analyse the impact of new positions, amendments to existing positions, unwinding positions, etc.	M	3		
19.26.	Allow users to customize standard reports for their own profile (E.g., different portfolio, specific time period, comparing with historic results), without affecting reports generated by other users	M	3		
20. Monitoring concentration of liabilities					
20.1.	The system should allow the user to define criteria for following product categories and map the items from the position level data/ structural liquidity report/ balance sheet/ inputs from other risk systems to each of the defined categories				
20.1.1.	Interbank liability	M	3		
20.1.2.	Call money borrowings	M	3		
20.1.3.	Call money lending	M	3		
20.1.4.	Net worth	M	3		
20.1.5.	Capital	M	3		
20.1.6.	Bulk Deposit	M	3		
20.1.7.	Off-balance sheet exposures	M	3		
20.1.8.	Contingent liabilities	M	3		
20.2.	Inter-bank liability limit monitoring:				
20.2.1.	The system should allow user to manually enter the value of CRAR as of end of last financial year	M	3		
20.2.2.	The system should offer user an option to manually enter the limit for the ratio: interbank liability to net worth	M	3		
20.2.3.	Alternatively, the system should also be capable of calculating the limits for the ratio: interbank liability to net worth on the basis of value for CRAR entered	M	3		
20.2.4.	The system should be able to calculate the inter-bank liability limit ratio on a daily basis and alert the user and predefined authorities in the event of breach of the limit defined for the ratio	M	3		
20.3.	Bulk deposits ratio:				
20.3.1.	The system should allow user to manually enter the limit for the ratio of Bulk deposits total deposits	M	3		
20.3.2.	The system should be capable of calculating the bulk deposits to total deposits ratio and alert the user and pre-defined authorities in the event of breach of the ratio limit	M	3		
20.4.	Off-balance sheet exposures and contingent liabilities to total assets ratio:				
20.4.1.	The system should allow user to manually enter the limit for the ratio of off-balance sheet exposures including contingent liabilities and total assets	M	3		
20.4.2.	The system should be capable of calculating the off balance sheet exposures including contingent liabilities to total assets ratio and alert the user and pre-defined authorities in the event of breach of the ratio limit	M	3		

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INDIAN BANK, CORPORATE OFFICE,
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Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
20.5.	The system should support intraday collateral management in line with RBI/ Basel III requirements.	M	3		
20.6.	The system should support intraday liquidity management in line with RBI/ Basel III requirements.	M	3		
21. Liquidity Coverage Ratio					
21.1.	The system should be capable of computing LCR in accordance with RBI guideline and in the format specified by RBI	M	3		
21.2.	The system should have the capability to allow scheduling of automatic Liquidity Coverage Ratio Report generation.	M	3		
21.3.	The system should be capable of calculating the total high quality liquid assets available by summing up Level 1 and Level 2A, 2B high quality liquid assets	M	3		
21.4.	The system should be capable of identifying Level 1 high quality liquid assets at position level based on:				
21.4.1.	Asset class	M	3		
21.4.2.	Issuer	M	3		
21.4.3.	Any other criteria	M	3		
21.5.	The system should be capable of applying adjustments to the Level 1 high quality liquid assets as per the RBI guidelines	M	3		
21.6.	The system should be capable of identifying Level 2A, 2B high quality liquid assets at position level based on:				
21.6.1.	Asset class	M	3		
21.6.2.	Issuer	M	3		
21.6.3.	Risk Weights	M	3		
21.6.4.	Any other criteria	M	3		
21.7.	The system should be capable of applying haircuts to Level 2 high quality liquid assets as per the RBI guidelines	M	3		
21.8.	The system should be capable of applying adjustments to the Level 2 high quality liquid assets as per the RBI guidelines	M	3		
21.9.	The system should ensure that proportion of Level 2 liquid assets after applying the haircut remains within the regulatory limit prescribed	M	3		
21.10.	The system should allow users to list Investments in securities issued by 0% risk weighted foreign sovereigns	M	3		
21.11.	The system should allow users to list Investment in securities representing claims on or claims guaranteed by sovereigns, PSEs or multilateral development banks that are assigned a 20% risk-weight	M	3		
21.12.	The system should be capable of calculating net outflows in the next 30 days based on the position level cash flow data	M	3		
21.13.	The system should allow user to enter the internal as well as regulatory limits for liquidity coverage ratio	M	3		
21.14.	The system should be capable of calculating the liquidity coverage ratio and alert the user and pre-defined	M	3		

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	authorities in event of breach of regulatory/ internal limit				
21.15.	The system should be capable of calculating the liquidity coverage ratio for significant multiple currencies separately	M	3		
21.16.	The system should be capable of calculating the liquidity coverage ratio separately for domestic operations, each overseas branch and at a consolidated level	M	3		
21.17.	The system should be able to use the run off factor	M	3		
21.18.	The system should be able to identify types of depositors for cash outflows and define small business depositors.	M	3		
21.19.	The system should be able to generate a consolidated quarterly average LCR for the bank as a whole, in the format prescribed by RBI	M	3		
Statement of funding concentration					
21.20.	The system should be capable of identifying and listing counterparties contributing more than user defined threshold limit for following categories using position level data at Domestic and each overseas centres, individually				
21.20.1.	Deposits	M	3		
21.20.2.	Borrowings	M	3		
21.20.3.	Any other user defined category	M	3		
21.20.4.	The system should be capable of identifying and listing top 20 depositors describing details of following types of deposits				
21.20.4.1.	Current deposits	M	3		
21.20.4.2.	Savings deposits	M	3		
21.20.4.3.	Term deposits	M	3		
21.21.	The system should be capable of identifying the top 20 borrowings	M	3		
21.22.	The system should be capable of identifying significant products/ instrument	M	3		
21.23.	The system should be capable of identifying and listing down the details of significant funding sources through securitization	M	3		
21.24.	The system should be capable of generating the statement in multiple currencies separately	M	3		
21.25.	The system should be capable of identifying & listing of significant borrowings and deposits	M	3		
21.26.	The system should be capable of generating the statement for each overseas branch and at a consolidated level also.	M	3		
21.27.	The system should compute funding concentration in the format prescribed by RBI	M	3		
Statement of available unencumbered assets					
21.28.	The system should be capable of identifying the unencumbered assets from position level data				

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
21.28.1.	The system should be capable of identifying the haircut required by the market for collateralization of unencumbered asset from position level data	M	3		
21.28.2.	The system should be capable of identifying the unencumbered assets and the haircut necessary in multiple geographies and multiple significant currencies separately from position level data	M	3		
Statement on other information on liquidity					
21.29.	The system should be capable of identifying the movement in equity prices for the period of one month based on data fed from external market sources	M	3		
21.30.	The system should be capable of extracting the interest rates and tenors for bond and certificate of deposits issued by the bank for last one month based on position level data	M	3		
Intraday Liquidity Management					
21.31.	Facilitate automated update of high value inflows and outflows to support intraday liquidity management:	M	3		
21.32.	Facilitate identifying and defining Intraday Liquidity Sources and Needs such as, but not limited to, the following				
21.32.1.	Excess Reserve balances at RBI	M	3		
21.32.2.	Eligible collateral pledged with RBI	M	3		
21.32.3.	Unencumbered liquid assets on a bank's balance sheet such as excess SLR, investments under liquid Mutual Funds, CD, CP, High quality Corporate Bonds	M	3		
21.32.4.	Secured or unsecured, committed or uncommitted credit lines available intraday	M	3		
21.32.5.	Balances with other banks that can be used for settlement on the same day	M	3		
21.32.6.	Payments received from other payment system participants, including operations carried out in Intraday	M	3		
21.32.7.	Payments received from ancillary systems & Money Market: Call money, TREPS, LAF, MSF	M	3		
21.32.8.	Payments that need to be made, directly or indirectly, to other system participants, including operations carried out in intraday, and/or overnight money markets	M	3		
21.32.9.	Payments to be made to ancillary systems	M	3		
21.32.10.	Contingent payments (Ex as an emergency liquidity provider) relating to a payment system's failure to settle procedures	M	3		
21.32.11.	Contingent intraday liquidity liabilities to customers	M	3		
21.32.12.	Payments arising from providing correspondent banking services	M	3		
21.33.	Provide flexibility to update expected inflows and outflows and knocking it off on actual realization.	M	3		
21.34.	Facilitate real-time CRR position monitoring	M	3		
21.35.	Facilitate Monitoring of money market borrowing and lending limit	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
21.36.	Facilitate what-if analysis for impact on intraday liquidity position for an expected inflow or outflow	M	3		
21.37.	Measures expected daily gross liquidity inflows and outflows	M	3		
21.38.	System should facilitate assessment of impact on Bank's intraday liquidity profile as per RBI's prescribed format in conditions of stress scenarios such as, but not limited to, the following				
21.38.1.	Counterparties deferring payments and/or withdrawing intraday credit lines	M	3		
21.38.2.	Major counterparty suffers an intraday stress event which prevents it from making payments	M	3		
21.38.3.	Market-wide credit or liquidity stress	M	3		
22. Net Stable Funding Ratio					
22.1.	The system should be capable of computing NSFR in accordance with RBI guideline and in the format specified by RBI	M	3		
22.2.	The system should have the capability to allow scheduling of automatic Net Stable Funding Ratio Report generation.	M	3		
22.3.	The system should be able to use the run off factor	M	3		
22.4.	The system should be capable of calculating available stable funding based on position level cash flow data available for liabilities	M	3		
22.5.	The system should be capable of applying available stable funding factor as per the RBI guidelines to each of the product category included in the calculation of available stable funding	M	3		
22.6.	The system should be capable of calculating the required stable funding based on position level cash flow data available for assets	M	3		
22.7.	The system should be capable of applying required stable funding factor as per the RBI guidelines to each of the product category included in the calculation of required stable funding	M	3		
22.8.	The system should be capable of identifying the required stable finding factor to be applied to off balance sheet exposures based on the results of behavioural studies conducted in the system	M	3		
22.9.	The system should allow user to enter the internal limit for net stable funding ratio	M	3		
22.10.	The system should be capable of calculating the net stable funding ratio and alert the user and pre-defined authorities in event of breach of regulatory/ internal limit	M	3		
22.11.	The system should be capable of calculating the net stable funding ratio for significant multiple currencies separately	M	3		
22.12.	The system should be capable of calculating the net stable funding ratio separately for each overseas branch and at a consolidated level also.	M	3		
22.13.	The system should be able to generate a consolidated quarterly average LCR for the bank as a whole, in the	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	format prescribed by RBI				
23. Computation of MCLR and Base Rate					
23.1.	System should be able to compute MCLR and Base Rate based on regulatory guidelines and Bank's policies.	M	3		
23.2.	System should have the provision of calculating Marginal and Average cost of fund, Negative Carry on CRR & SLR, Return on Net-worth, Un-allocable overheads cost and Tenor premium as per the regulatory guidelines	M	3		
23.3.	All data required to compute MCLR and Base Rate should be collected from the system and final tenor based MCLR and Base Rate should be provided as output reports.	M	3		
24. Reporting requirements					
24.1.	The system should allow the user to generate currency wise as well consolidated SLS/ IRS/ DGA profiles at any of the following levels:				
24.1.1.	Product level	M	3		
24.1.2.	Portfolio Level	M	3		
24.1.3.	Branch level/ Region / Zone Level/ Business unit level/ Overall Bank level	M	3		
24.1.4.	Book Wise (Banking Book/ Trading Book Level)	M	3		
24.1.5.	Any other level, based on custom rules	M	3		
24.2.	The system should allow users to view limits and display exceptions when compared with limits/ benchmarks	M	3		
24.3.	The system should be capable of generating the liquidity coverage ratio report for significant currencies and multiple geographies as and when required in the format prescribed by RBI	M	3		
24.4.	The system should be capable of generating the net stable funding ratio report as and when required in the format prescribed by RBI	M	3		
24.5.	The system should be capable of generating the statement of funding concentration as and when required in the format prescribed by RBI	M	3		
24.6.	The system should be capable of generating the statement of unencumbered assets as and when required in a format prescribed by RBI	M	3		
24.7.	The system should be capable of generating the statement on other information on liquidity as and when required in format prescribed by RBI	M	3		
25. Support for system based analysis					
25.1.	The system should support the following analysis and computations:				
25.1.1.	SLR calculation with a customizable bucket-wise breakup	D	2		
25.1.2.	Duration analysis	D	2		
25.1.3.	Variance analysis between annual operating plan vs. actual performance at a business unit level	D	2		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
25.2.	The system should be capable of conducting the following analysis for the purpose of management reporting:				
25.2.1.	Net interest income	D	2		
25.2.2.	Economic Value of Equity	D	2		
25.3.	The system should allow users to perform back dated analysis on all/ any reports in this RFP	D	2		
25.4.	The system should allow users to review/ generate reports on post audit data on all/ any reports in this RFP	D	2		
26. Management Reporting					
26.1.	The system should support the generation of the following reports:				
26.1.1.	Mismatch reports for liquidity and interest rate risk	D	2		
26.1.2.	Liquidity ratios as defined in the ALM policy	M	3		
26.1.3.	User defined other balance sheet ratios	D	2		
26.1.4.	Stress testing for liquidity risk, market and interest rate risk	D	2		
26.1.5.	Limit exceptions reports	D	2		
26.1.6.	Report on duration and modified duration at the desired portfolio level	D	2		
26.1.7.	Actual interest paid / received (in %) on borrowings and advances respectively as compared to the total weighted average interest	D	2		
27. Regulatory reporting					
27.1.	The system, at the minimum, should support the generation of the following reports/statements in the regulatory/statutory prescribed formats:				
27.1.1.	**Statement of structural liquidity at following levels:**				
27.1.1.1.	Statement of structural liquidity - Domestic currency, Indian operations	M	3		
27.1.1.2.	Statement of structural liquidity - Foreign currency, Indian operations (in each currency as well as converted into home currency)	M	3		
27.1.1.3.	Statement of structural liquidity - Overseas operations country wise (in each currency as well as converted into home currency)	M	3		
27.1.1.4.	Statement of structural liquidity - Combined Indian operations – Domestic and Foreign Currency	M	3		
27.1.1.5.	Statement of structural liquidity – Consolidated Bank operations	M	3		
27.1.1.6.	Statement of structural liquidity- Subsidiaries/ JVs/Associates	M	3		
27.1.1.7.	Deposits by Category of Depositors and breakup of Core/Volatile Deposits (Domestic Operations)	M	3		
27.1.1.8.	Classification Term Deposit: Amount-wise (Domestic); based on contractual maturity for both INR & FC term deposits separately as per RBI defined buckets (Including CDs)	M	3		
27.1.1.9.	Classification Term Deposit: Interest rate-wise (Domestic); based on contractual maturity for both INR &	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	FC term deposits separately as per RBI defined buckets (Including CDs)				
27.1.1.10.	Statement of structural liquidity - Currency wise Gap Analysis (Consolidated for Non-Significant currencies in single currency)	M	3		
27.1.2.	**Interest Rate Sensitivity**				
27.1.2.1.	Statement of interest rate sensitivity - Traditional Gap Approach (Currency wise)	M	3		
27.1.2.2.	Statement of Modified Duration Gap (Currency wise)	M	3		
27.1.2.3.	Report in computation of impact on MVE	M	3		
27.1.2.4.	Memorandum of Investment items (Currency wise)	M	3		
27.1.2.5.	Coupon & Yield for IRS line items (Currency wise)	M	3		
27.1.3.	**Liquidity Coverage Ratio**				
27.1.3.1.	Statement on Liquidity Coverage Ratio (Consolidated level)	M	3		
27.1.3.2.	Statement on Liquidity Coverage Ratio (Significant currency wise)	M	3		
27.1.3.3.	Top 20 depositors and category of depositors based on classification as per RBI specifications. Total amount and weighted average interest rate of deposits by Top 20 depositors with break-up of CA, SB and TD INR and TD FCY;	M	3		
27.1.3.4.	Statement for Level 1, 2A and 2B Assets	M	3		
27.1.3.5.	Statement of Funding Concentration	M	3		
27.1.3.6.	Statement of Available Unencumbered Assets	M	3		
27.1.3.7.	Statement on Other Information on Liquidity	M	3		
27.1.3.8.	Statement on Intra-day liquidity	M	3		
27.1.4.	**Statement on Net Stable Funding Ratio**	M	3		
27.1.5.	Statement of balance sheet ratios as per Basel III guidelines stipulated by RBI	M	3		
27.1.6.	The system should support the generation of the following regulatory-statutory reports for **disclosure purpose**:				
27.1.6.1.	**Liquidity Coverage Ratio** (in the RBI prescribed disclosure format)	M	3		
27.1.6.2.	**Maturity Pattern of Certain Items of Assets & Liabilities**	M	3		
27.1.6.3.	**Net Stable Funding Ratio** (in the RBI prescribed disclosure format)	M	3		
27.1.6.4.	Any other regulatory/statutory ALM reports in the prescribed formats	M	3		
27.1.7.	To develop ALM Disclosure	M	3		
27.1.8.	Reports to be generated on a Whole Bank Basis, banking Book basis and Trading Book basis and these reports should be generated on Book value and market value.	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
27.1.9.	Bank should be able to generate reports on provisional and audited data/figures for reporting and audit purposes.	M	3		
27.1.10.	Reports should be well designed to arrive audited/post MOC reports after incorporating modification correction and adjustments suggested by auditors and officials.	M	3		
27.1.11.	The system should be capable of computing data for RBS tranche points as per the individual definitions (from RBI Compendium)	M	3		
28. Fund Transfer Pricing					
28.1.	To Provide flexibility to choose from multiple FTP methodologies (Cost of funds/ Net Funding/ Pooled Funding/Matched Maturity)	M	3		
28.2.	The solution should also be capable of setting up user defined FTP curve to be used for products which are not subject to interest rate movements	M	3		
28.3.	Generate the Base FTP curve for each use and source of fund on the underlying account or transaction attributes at the time of origin at a granular account-level using matched maturity methodologies such as bullet, cash flow and weighted average life funding	M	3		
28.4.	Generate the base FTP curve by combination of multiple yield curves for different maturities, as a combination of: Treasury rates Funds pool Bank cost of funds Target borrowing rate Swap curves CD rates LIBOR/MIBOR Or any other external rate	M	3		
28.5.	Compute FTP rates across at multiple granularities: Product Business unit Branch Bank/Entity	M	3		
28.6.	Analyse profitability at various levels by generating the economic value and the corresponding FTP rates	M	3		
28.7.	Calculate liquidity cost for: On-balance sheet assets consuming liquidity based on tenor at origination date and on marginal cost. Contingent liquidity risk (cost of holding stand-by liquidity buffer to cover unexpected liquidity needs and cost of roll-over risk) other categories of possible liquidity risk exposure (E.g., country risk cost due to extension of funding to clients in non-fungible currencies)	M	3		
28.8.	Calculate, assign / allocate FTP costs, behavioural models or pricing assumptions based on the following: Interest rate risk Liquidity risk Funding rates (Base Government ZCYC rate/ LIBOR/MIBOR) Fixed rate structural funding cost Option cost - prepayment/ premature withdrawal	M	3		

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	On-balance sheet and off-balance sheet products Any other adjustments - such as new product incentive etc. applied depending on the bank's FTP policy				
28.9.	Project and price undrawn off-balance sheet items, including contingent commitments, by means of stress and scenario testing	M	3		
28.10.	System should support lock-in of spread for fixed rate products and re-calculation at reset for repricing products	M	3		
28.11.	User should be allowed to configure calculation of TP rate on the basis of original term or remaining term	M	3		
28.12.	System should facilitate computation of CFU Profit/Loss	M	3		
28.13.	Quantify impact due to change in FTP rates, methodologies, behavioural models, volumes, changes in key stress assumptions, etc.	M	3		
28.14.	To validate the results, TP rates need to be reconciled with manual calculations, at least during the test runs. For this purpose, the solution should provide date-wise cash-flows at account level and cash-flow calculation audit trail. The user should be allowed to pick up the account / number of accounts he wants to validate and generate audit trail for.	M	3		
28.15.	As part of scenario, system should allow users to configurable more than one TP rate for chosen accounts.	M	3		
28.16.	System should be capable of extracting the internal cost of funds from source system and compare with the FTP rate to finally compute the contribution	M	3		
29. Cost Allocations					
29.1.	Solution should provide a user interface to design business rules to allocate / apportion or assign costs	M	3		
29.2.	Should support top-down, bottom-up or a mix of both for cost allocations. Top down method involves full absorption cost allocations. Bottom up method requires calculation of standard unit costs per activity / transaction	M	3		
29.3.	Should support allocation of costs on the basis of drivers available either within the system (such as transaction counts, business volume) or required to be fed / extracted from other sources (such as head counts, area occupied)	M	3		
29.4.	The solution should be capable of calculating standard unit costs, if required	M	3		
29.5.	Should provide an intuitive user interface to construct cost allocation rules. Rules should not be a black box and should not require technical help for initial set up or any changes thereafter	M	3		
29.6.	Should follow a 'debit / credit' convention to allocate costs. Typical the cost source center will be show a 'debit' and the recipient of the cost will show a 'credit'	M	3		
29.7.	Should provide trace back facility on allocations to view origination of costs, basis of allocation and business entities impacted.	M	3		
29.8.	Should provide a facility to undo or roll back cost allocations without impacting actual data. Should however alert the user wherever there are dependencies	M	3		
29.9.	Should support allocation of capital.	M	3		

Item No	Description		Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
29.10.	Should support taking into account loan loss provision while arriving at transfer price.		M	3		
29.11.	Should support allocation of Other Charges and other non- interest income including Commissions.		M	3		
29.12.	Bank may want to allocate only certain chosen costs at the branch or the head office. The systems will be expected to filter such costs for allocations.		M	3		
29.13.	Should show a report of allocated and unallocated costs.		M	3		
29.14.	Should store relevant information at account level that can facilitate cost allocations. Example, number of ATM transactions - required to allocate ATM maintenance cost to a retail banking customer		M	3		
29.15.	Should show a reconciliation report before and after allocations		M	3		
29.16.	Should allow change in cost drivers over time		M	3		
29.17.	Should support definition of allocations at a chosen level of detail - at account, customer, business entity /branch level		M	3		
29.18.	Should have provision for taking into account the subsidies/incentives that are in built as a positive / negative spread over the FTP rate.		M	3		
29.19.	Should have provision of considering the economic loss on account of prepayment of high value term loans and premature withdrawal of high cost deposits.		M	3		
29.20.	Should store relevant MIS details at customer / account level to facilitate enriched profitability reporting. Example, customer demographics, segmentation		M	3		
30. FTP reports						
	Reports	Remarks				
30.1.	Gross Profit /loss incurring branches before applying FTP reports	The branch-wise report should give details of Income & Expenditure accounted for a particular period	M	3		
30.2.	Net Profit / Loss incurring branches after applying FTP Rates	The branch-wise report should give details of net profit/loss after applying TP rates	M	3		
30.3.	Comprehensive FTP report	This report consists of many sub-reports viz Population-wise, Product-wise, Customer-wise, Account-wise and branch-zone-FGMO cluster-wise.	M	3		
30.4.	Profitability comparison report: Product-wise and Branch-wise	This report should provide the summary of profitability figures at product level/branch level for various time intervals for comparative analysis.	M	3		
30.5.	Report of net loss incurring branches for a selected	Details of the net loss incurring branches	M	3		

इंडियन बैंक — Indian Bank — इलाहाबाद — ALLAHABAD

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22　　　　　　　　**Date: 13/09/2021**

Item No	Description		Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	period					
30.6.	Top N NII Report	The report should give Top N branches where NII from asset is maximum and Top N branches where NII from liabilities is maximum	M	3		
30.7.	Top N Product	The report should be able to generate the output for various demographic filters.	M	3		
30.8.	Top N Customer	Top N Customer of the Bank based on the NII. The report should be able to generate list of customers based on their NII from asset as well as liability products, taken separately or together.	M	3		
30.9.	Branch / Zone/FGMO/other vertical-wise cost allocation Report	The report should give cost allocation details (for all income and expense at various organization unit level.	M	3		
30.10.	NII Report-Monthly, Quarterly, Half Yearly and Yearly and at the frequency desired by Bank	Branch/Region/Zone wise NII Report. The report should give Net income/loss of the organization unit after transfer pricing and cost and income allocation. The report should be able to generate output at product level, geography level, organization unit level, customer level and account level.	M	3		
30.11.	Account Level Report	The report should give account level allocation report for various units, products, customer types and income and expenses.	M	3		
30.12.	Customer Level Report	The report should give customer level allocation report for various units, products, customer types and income and expenses.	M	3		
30.13.	Product level report	The report should give product level allocation report for various units, products, customer types and income and	M	3		

Item No	Description		Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
		expenses.				
30.14.	GL level report	The report should give GL level allocation report for various units, products, customer types and income and expenses.	M	3		
30.15.	Funding unit summary report	Report to provide the summary of total TP credit/debit charge allocated to each business group and other relevant information from funding unit's perspective.	M	3		
30.16.	Transfer rate composition summary	To provide the details of components of FTP rate applied for each account	M	3		
30.17.	Branch-wise spread report	To provide the spread allocated to each branch for the current pricing period (month)	M	3		
30.18.	Funding unit summary report	To provide the summary of the total TP credit/debit charge allocated to each business group and other relevant information from funding unit's perspective.	M	3		
(All the above reports must have drill down facility up to account level. All the reports should be able to generate the output for various demographic filters)						
31. Report customization						
31.1.	The system should generate reports based on available data as per any user defined format.					
31.1.1.	The system should be flexible in allowing users to specify the exact layout of the required report including location of fields, header, footer, page numbering, title etc.		M	3		
31.1.2.	The system should be flexible in allowing users to define structures and fields of each report by selecting fields from databases of their choice.		M	3		
31.1.3.	The system should allow reports to be exported into Microsoft Excel, Adobe PDF format and other databases		M	3		
31.1.4.	The system should allow users to print reports directly from the system.		M	3		
31.1.5.	The system should allow users to save reports to a disc in a non-editable as well as an editable format.		M	3		
31.1.6.	The system should provide context sensitive help to guide users to form the reports required by them.		M	3		
31.1.7.	The system should have a report writing wizard that provides users with step by step menus and allows them to draw up reports in the required format.		M	3		
31.1.8.	The system should allow users to present outputs from		M	3		

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Item No	Description	Mandatory(M)/ Desirable(D)/ Optional(O)	Max Marks	Readily Available (Yes/No)	Module name with relevant details
	reports in the form of graphs, charts and other graphic representation				
31.1.9.	The system should allow for filtering and sorting of data in reports.	M	3		
32. Scheduling of Reports					
32.1.	The system should allow for generation of pre-defined end-of-day, end of week and end-of month reports.	M	3		
32.2.	Pre-defined reports should be generated with a minimum of user involvement.	M	3		
32.3.	The system should have the capability to assign frequency of generation to each report, including but not limited to:				
32.3.1.	Daily	M	3		
32.3.2.	Weekly	M	3		
32.3.3.	Fortnightly	M	3		
32.3.4.	Monthly	M	3		
32.3.5.	Quarterly	M	3		
32.3.6.	Half-yearly	M	3		
32.3.7.	Annual	M	3		
32.3.8.	Any other frequency	M	3		
32.4.	The system should have the ability to define a schedule for reports.	M	3		
32.5.	The system should allow defining the users to whom reports are to be automatically sent.	M	3		
33. Exporting and Archiving of Reports					
33.1.	The system should allow for exporting and archiving of reports in the following relevant formats:				
33.1.1.	Adobe PDF	M	3		
33.1.2.	Microsoft Excel	M	3		
33.1.3.	Microsoft Word	M	3		
33.1.4.	Microsoft Access	M	3		
33.1.5.	Comma separated values (.CSV)	M	3		
33.2.	The system should allow for archiving of circulars, notifications and other communication received from regulators.	M	3		
33.3.	The system should archive historical rates extracted from market information systems	M	3		
33.4.	The system should allow for archiving of historical reports.	M	3		
33.5.	Archiving of reports should be possible in a pre-defined format to facilitate ease of retrieval.	M	3		
33.6.	The system should have a provision in the front end to archive any of the past reports generated by the system	M	3		

All the daily reports are to be delivered by 10:00 AM on the succeeding day.

ADDITIONAL SOLUTION TECHNICAL REQUIREMENTS:

Further, the vendor has to provide compliance for all of the below mentioned solution technical requirements: -

Sl. No.	Particulars	Bidder's Response (Complied/ Not Complied)
1.	**Integration Application Requirements**	
1.1	Ability to integrate to support real time and batch operation	
1.2	Integrator's support for scheduling and defining of jobs	
2.	**Database requirements (In case Database is quoted)**	
2.1	Should Support patch management / up gradation of database	
2.2	Should support online replication	
3.	**General IT related Requirements**	
3.1	Audit trail of all the activities should be maintained in encrypted format.	
3.2	Export of reports and inquiries into different formats like Word, Excel, PDF, Text, CSV and HTML.	
3.3	Support for integration with packages like chart generators, Statistical/ Financial DLLs, MS Office Components, Popular Case Tools.	
3.4	Type of import and export capabilities available for creating customized data feeds.	
3.5	Database link, Data Dictionary and support should be provided to Bank's Data Warehousing & MIS project to enable them to generate the reports in Bank's formats without any additional cost.	
3.6	Data migration from existing data sources (viz. In-house Applications) Solution should be the sole responsibility of the new bidder. However, Bank shall co-ordinate for providing the required data from the existing systems. No manual data entry of master and transaction records should be done by the users.	
4.	**Security / Audit Trail**	
4.1	The system should enable profiling of users and definition of control levels and passwords	
4.2	The supplied application software must be secured against cyber/virus attacks (TSL/HTTPS for all Web portals).	
4.3	All Error messages must be logged. It should be possible to look up on-line (by error message number or by alphabetical list) all error messages reported by the system, to determine their meaning and the appropriate corrective course of action. Error messages or events of a certain severity level should be immediately notified automatically by email and SMS. to the System Administrator's Group and actual user.	
4.4	System should provide auditable management of User-ids, access rights and passwords, logins, activities etc.	
4.5	Maintenance of a secure, auditable log of access to the system, identifying user-id, date, time, functions accessed, operations performed. The raw logs have to be stored for at least 10 years.	
5.	**Ability to provide comprehensive Audit trail features such as :**	
5.1	Daily activities log merged into the history log file/s	
5.2	Date, time and User stamped process list for different processes.	
5.3	Provision for daily activity report/s to highlight all the processes invoked	
5.4	Provision for recording of all unsuccessful login attempts	

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

6.	**Networking / Bandwidth Requirements**			
6.1	Bandwidth requirements should be provided to the Bank as per below chart.			

Year	Bandwidth required with units like Mbps/Kbps		
	DC and DR	DC/DR to Internet per user	DC/DR to Branch/Office per user
1st			
2nd			
3rd			
4th			
5th			

List of deviations from the required specifications:

1)
2)
(If left blank, it is treated that there are no deviations in the compliance of specifications)

We comply with all requirements, specifications, terms and conditions mentioned in the Bid Document except for the deviations mentioned above.
We agree for the time frame for completion of activities as per your above bid.
We agree to the terms of payment mentioned in your bid.
We submit that we shall abide by your terms and conditions governing the quotation.
We submit that the details given above are true to the best of our knowledge.

For

Office Seal   (Authorised Signatory)
Place: Name:
Date: Designation:
                                                                    Mobile No:
                                                                    Business Address:

                                                                    Telephone No:
                                                                    E-mail ID:

PART - II
Commercial Bid (Price Breakup to be submitted after Online Reverse Auction)

Date:

To
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sirs,

Sub**:** Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

Further to online reverse auction conducted on _____, we submit hereunder the price breakup details of Servers as per the specifications.

Price Schedule

A. Cost of ALM &FTP solution licenses ^^: -

S. No.	Items	Cost in Rupees	Warranty charges for one year(from the date of go live)	ATS charges for the entire contract period	Total
1	Cost of ALM &FTP solution Licenses for UAT setup				
2	Any other cost for UAT setup, please specify				
3	Cost of ALM &FTP solution Licenses for Primary site				
4	Any other cost for primary setup, please specify				
5	Cost of ALM &FTP solution Licenses for Disaster Recovery Site				
6	Any other cost for Disaster Recovery setup, please specify				
	Total				

^^ Please provide the price breakup for the cost of licenses for various types of users as listed in the tender with detailed licensing policy) for DC and DR site setup.

B. Cost of Implementation—ALM &FTPSolution

S. No.	Item	Amount (in Rupees)
1	Implementation Charges at DC & DR Site (installation, configuration, Customization, Training, Interface(s), Testing, Acceptance, Data Migration etc.)	
2	Any other cost, Please specify	
	Total	

C. Cost of Manpower for onsite support for 5 years

S. No.	Item	No of resources	Cost	Total Cost (in Rupees)*
1	Cost of manpower for Onsite support for 1st year i.e. 1 year from the date of Go Live of the proposed solution.	3		
2	Cost of manpower for Onsite support for 2nd year	3		
3	Cost of manpower for Onsite support for 3rd year	3		
4	Cost of manpower for Onsite support for 4th year	3		
5	Cost of manpower for Onsite support for 5th year	3		
	Total			

*(To be paid on a quarterly basis from go live up to the end of the contract period)

Total Cost of Ownership (TCO) = Table-A + Table-B + Table-C

I. Man-days and Man-hour cost for Change Request Bill (in case of fresh change request as per the tender terms)

S. No.	Description	Applicable Charges (in Rs.) - Indicative
1	Man-Day	
2	Man-Hour	

PRICE STATEMENT

Total Cost of Ownership (TCO) for ALM &FTP solution for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty/AMC/ATS, etc. and exclusive of all applicable taxes. Octroi/Entry Tax if any, will be reimbursed on submission of original receipts.) is Rs. _____ (in figures) Rupees _____(in words)

Ref: CO/RMD/244/2021-22

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**
Date: 13/09/2021

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal   (Authorised Signatory)
Place: Name:
Date: Designation:
                                             Mobile No:
                                             Business Address:

                                             Telephone No:
                                             E-mail ID:

(ANNEXURES)

Annexure-I Bid Form

(Bidders are required to furnish the Bid Form on its letter head)

Date: _____

To

Indian Bank
Corporate Office,
Risk Management Department
254-260, Avvai Shanmugam Salai,
Royapettah,
Chennai 600 014, India.

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to.................................... .... (Description of Goods and Services), in conformity with the said Bidding Documents.

We undertake, if our bid is accepted, to deliver the goods & services in accordance with the delivery schedule specified in the Schedule of Requirements.

If our bid is accepted, we will obtain the Guarantee of a Bank in a sum equivalent to 3% per cent of the Contract Price for the due performance of the Contract, in the form prescribed by the Bank.

We agree to abide by this for the bid validity period specified and it shall remain binding upon us and may be accepted at any time before the expiration of that period. We agree to extend the Bid Validity Period, if required.

Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India.

We understand that you are not bound to accept the lowest or any bid you may receive.

We confirm that we comply with the qualification criteria of the bidding documents and are submitting proof of the same along with bid.

Dated this ....day of ....……. 2021

Signature   ....
....
(In the Capacity of)

Ref: CO/RMD/244/2021-22

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**
Date: 13/09/2021

Duly authorised to sign bid for and on behalf of

(Name & Address of Bidder)

………………………………………………...……….

……………………………………………………….

……………………………………………………….

Mobile:

Email

Ref: CO/RMD/244/2021-22

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**
Date: 13/09/2021

Annexure -II

Self-Declaration – Blacklisting

Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.
Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

We hereby certify that, we have not been blacklisted by any Government Dept. / PSU / Banks currently.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Annexure-III
Contract Form
(To be submitted on Non - Judicial Stamp Paper)

THIS AGREEMENT made the ....day of...............................2021 Between Indian Bank, having its Corporate Office at 254-260, Avvai Shanmugam Salai, Royapettah, Chennai 600 014 (hereinafter "the Purchaser") of the one part and ………………………………… (Name of Supplier) having its Registered Office at ……………………………………………… (City and Country of Supplier) (hereinafter called "the Supplier") of the other part:

WHEREAS the Purchaser invited bids vide RFP No. …………………………. for certain Goods and ancillary services viz., ... (Brief Description of Goods and Services) and has accepted a bid by the Supplier for the provision of those goods and services in the sum for .... (Contract Price in Words and Figures) (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

2.   The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:

    (a)   the Bid Form and the Price Schedule submitted by the Bidder;
    (b)   the Schedule of Requirements;
    (c)   the Functional &Technical Specifications;
    (d)   the Conditions of Contract;
    (e)   the Purchaser's Notification of Award/Purchase Order.

3.   In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.

4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Brief particulars of the goods and services which shall be supplied/provided by the Supplier are as under:

Sl. No.	Brief description of goods & services	Quantity to be supplied	Unit price	Total price

TOTAL VALUE:

DELIVERY SCHEDULE:

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, Sealed and Delivered by the

said .... (For Indian Bank)

in the presence of: ....

Signed, Sealed and Delivered by the

said .... (For the supplier)

in the presence of:......................................

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Annexure-IV

Performance Security Format

Bank Guarantee No.   Date:

To: INDIAN BANK,
    Chennai,
    INDIA:

WHEREAS .... (Name of Supplier) hereinafter called "the Supplier") has undertaken, in pursuance of Contract No................. dated .... to..(Description of Goods and Services) (hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the Supplier shall furnish you with a Bank Guarantee by a recognized bank for the sum specified therein as security for compliance with the Supplier's performance obligations in accordance with the Contract including Maintenance and Repairs of the entire system including cost of spares during warranty period.

AND WHEREAS we have agreed to give the Supplier a Guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier, up to a total of .... (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Supplier to be in default under the Contract and without cavil or argument, any sum or sums within the limit of .... (Amount of Guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the ....day of...................20___

         Signature of Authorized Official with Seal

         ....

         Date...2021

         Address: ....

         ....

         ....

NOTE:

1. Supplier should ensure that seal and code no of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank Guarantee issued by Banks located in India and shall be on a Non-Judicial Stamp Paper of requisite value.

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Annexure-V
Bid Security Declaration

To
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.
Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

We declare that, we will not withdraw our bid during the period of bid validity specified in this RFP and we will not fail or refuse to execute the Agreement and furnish the performance security as specified in the RFP.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Annexure - VI
Manufacturers' Authorization Form

No.   Date

To
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

MAF for RFP Ref. No. CO/RMD/244/2021-22 dated 13/09/2021

Dear Sir,

We who are established and reputable manufacturers/developer of _____ *(name of product offered)* do hereby authorize M/s _____ *(Name and address of Agent)* to submit a Quote, and sign the contract with you for the solution offered by us against the above RFP (Request for Proposal).

We hereby extend our full warranty/support as per Conditions of Contract for the goods and services offered for supply by the above firm against this RFP (Request for Proposal). We duly authorize the said firm to act on our behalf in fulfilling all installation, technical support and Annual maintenance obligations required by the Contract.

Yours faithfully,

(Name)

(Name of OEM)

Note: This letter of authority should be on the letterhead of the OEM and should be signed by a person competent and having the power of attorney to bind the OEM. It should be included by the Bidder in its bid.

<u>**Annexure-VII**</u>
<u>**Pre-Contract Integrity Pact**</u>
(To be submitted on Non - Judicial Stamp Paper)

PRE-CONTRACT INTEGRITY PACT
Between
Indian Bank hereinafter referred to as "The Bank''
and
…………………… Hereinafter referred to as "The Bidder/Contractor"

<u>**Preamble**</u>

The Bank intends to award, under laid down organizational procedures, contract/s for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.The Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidders(s) and / or Contractor(s).

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

Section 1 – Commitments of the Bank

1.   The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles:

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

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

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

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

Section 2 – Commitment of the Bidder(s)/Contractor(s)

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

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

   b. The Bidder(s) / Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

   c. The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act: further, the Bidder (s) / Contractor (s) will not use improperly, for purpose of competition or personal gain, or pass on to others, any information or

documents provided by the Bank as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

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

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

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

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

If the Bidder (s) / Contractor (s), before award or during execution has committed a transgression through a violation of Section 2, above or any other form such as to put his reliability or creditability in question, the Bank is entitled to disqualify the Bidder (s) / Contractor (s) from the tender process.

Section 4– Compensation for Damages

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

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

Section 5 – Previous Transgression

1. The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the tender process.
2. The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the tender process or the contract, if already awarded, is liable to be terminated for such reason.
3. The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.
4. The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.
5. Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fir by the Bank.
6. If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

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254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Section 6 – Equal treatment of all Bidders/Contractors/Sub-Contractors

1. The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Pre-Contract Integrity Pact, and to submit it to the Bank before contract signing. The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-vendors.
2. The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors.
3. The Bank will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

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

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

Section 8 – Independent External Monitor / Monitors

1. The Bank appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Authority designated by the Bank.
3. The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.
4. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Authority designated by the Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.
7. If the Monitor has reported to Authority designated by the Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Authority designated by the Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word **'Monitor'** would include both singular and plural.

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

Section 9 – Pact Duration

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

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by the Bank.

Section 10 – Examination of Books of Accounts

In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

Section 11 – Other provisions

1. This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e. Chennai.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.
4. Should one or several provisions of this agreement turn out to be invalid, the reminder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. In the event of any contradiction between the Pre-Contract Integrity Pact and its Annexure, the Clause in the Pre-Contract Integrity Pact will prevail.
6. Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pact or interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Pre-Contract Integrity Pact at …………………on ………………….

_____   _____
(For & On behalf of the Bank)   (For & On behalf of Bidder/Contractor)

(Office Seal)   (Office Seal)

Place _____   Place _____
Date   _____   Date   _____

Witness 1:   Witness 1:

(Name & Address) _____   (Name & Address) _____
_____   _____
_____   _____

Witness 2:   Witness 2:

(Name & Address) _____   (Name & Address) _____
_____   _____
_____   _____

Annexure-VIII
Non-Disclosure Agreement

THIS AGREEMENT made and entered into at …………………on this the ……day of………2021 between **INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office at No.254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600 014, hereinafter called the "**BANK**" which term shall wherever the context so require includes its successors and assigns

AND

M/s……………………………. Limited a company registered under the Companies Act having its registered office at………………………………… hereinafter called the "Supplier" which term shall wherever the context so require includes its successors and assigns, **WITNESSETH**:

WHEREAS

The Bank is inter-alia engaged in the business of banking and intends to procure ALM & FTP Solution.

M/s……………………………. Limited has been engaged in the business of providing the services for ALM &FTP Solution.

The parties have entered into agreement dated _____ for providing the services for ALM & FTP Solution (herein after referred to as "purpose")" and have established business relationship between themselves. In course of the said purpose, it is anticipated that each party may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information. The parties have agreed that disclosure and use of such confidential information shall be made and on the terms and conditions of this agreement.

NOW THERFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by and between the parties hereto as follows:

1. Confidential information
Confidential Information means all information disclosed/ furnished by either party to another party in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof and all electronic material or records, tenders and other written, printed or tangible thereof and include all information or material that has or could have commercial value or other utility in the business in which disclosing party is engaged.

Receiving party may use the information solely for and in connection with the Purpose.

2. Use of Confidential Information
Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

The receiving party shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to access to and knowledge of the confidential information solely for the purpose authorized above. The Receiving Party may disclose confidential information to consultants only if the consultant has executed non-disclosure agreement with the

Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. The Receiving party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing party's confidential information in violation of the terms of this Agreement.

Neither party shall make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval of the other party.

Upon written request by the Bank, the Supplier shall:
(i) cease using the Confidential information,
(ii) return the Confidential Information and all copies, notes or extracts thereof to the Bank within seven (7) business days of receipt of request and
(iii) confirm in writing that the Receiving Party has complied with the obligations set forth in this paragraph."

3.Exemptions
The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:
Is already known to the Receiving party at the time of the disclosure without an obligation of confidentiality
Is or becomes publicly known through no unauthorized act of the Receiving party
Is rightfully received from a third party without restriction and without breach of this agreement
Is independently developed by the Receiving party without use of the other party's confidential information and is so documented
Is disclosed without similar restrictions to a third party by the Party owning the confidential information
Is approved for release by written authorization of the disclosing party; or
Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

4. Term
This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the confidential information and all copies, abstracts, extracts, samples, note or modules thereof.

Notwithstanding the above, the obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

5. Title and Proprietary rights

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

6.Return of confidential information

Upon written demand of the disclosing party, the receiving party shall (I) cease using the confidential information (ii) return the confidential information and all copies, abstracts, extracts, samples, note or modules thereof to the disclosing party within seven (7) days after receipt of notice and (iii) upon request of the disclosing party, certify in writing that the receiving party has complied with the obligations set forth in this paragraph.

7. Remedies

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

8.   Entire agreement

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

9.   Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

10.   Dispute resolution mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Chennai.

Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties to seek redressal/other legal recourse.

11.   Jurisdiction

Any disputearising out of this order will be under the jurisdiction of Courts of Law in Chennai.

12.Indemnity clause

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

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT, INDIAN BANK, CORPORATE OFFICE, 254-260, AVVAI SHANMUGAM SALAI CHENNAI – 600014
Date: 13/09/2021

13.   Governing laws

The provisions of this agreement shall be governed by the laws of India.

In witness whereof, the parties hereto have set their hands through their authorised signatories

BANK   ………………

M/s   ………………

	CO: RISK MANAGEMENT DEPARTMENT,
	INDIAN BANK, CORPORATE OFFICE,
	254-260, AVVAI SHANMUGAM SALAI
	CHENNAI – 600014

Ref: CO/RMD/244/2021-22   **Date: 13/09/2021**

ANNEXURE – IX
Declaration For MSME Benefits

(*To be submitted on the letter head of the bidder signed by* Director/Company Secretary)

To,
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: Your RFP No. CO/RMD/244/2021-22 dated 13/09/2021

   Dear Sir,
This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. RFP No. CO/RMD/244/2021-22 dated 13/09/2021floated for Supply, Installation, Customization and Maintenance of ALM and FTP Solution. We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSME benefits in response to your RFP floated, as referred above.

   a)   Issue of Tender Documents to MSEs free of Cost

In case, at any later stage, it is found or established that, the above undertaking is not true then Bank may take any suitable actions against us viz. Legal action, Cancelation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

   Yours Sincerely

   For M/s _____

   Signature
   Name:
   Designation: Director/Company Secretary
   Place:
   Date:
   Seal & Stamp

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

ANNEXURE-X
Declaration On Procurement From A Bidder Of A Country Which Shares A Land Border With India
(THE BIDDER SHOULD GIVE THE FOLLOWING UNDERTAKING / CERTIFICATE ON ITS LETTERHEAD)

To,   Date
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: RFP No. CO/RMD/244/2021-22 dated 13/09/2021

I have read the clause regarding restriction on procurement from a bidder of a country which shares a land border with India; I certify that **<< name of the firm>>** is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered. [Evidence of valid registration by the Competent Authority shall be attached.]

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

ANNEXURE-XI
Proforma Of Installation Certificate For Issue By The Bank After Completion Of Implementation Each Phase Of Project

Date:

Sub: Certificate of COMPLETION OF IMPLEMENTATION OF THE ALM&FTP SOLUTION.

Ref: Purchase Order No.

1.   This is to certify that the phase____ as detailed below has/have been implemented successfully covering delivery of all the deliverables for the phase (subject to remarks in Para No. 2). The same has been installed and commissioned.

      (a)   Contract No._____ dated _____
      (b)   Description of the phase _____
      (c)   Deliverables in the phase _____
      (d)   Date of Initiation of Phase_____
      (e)   Date of commissioning and proving test _____

2.   Details of deliverables not yet supplied and recoveries to be made on that account:

      S.No.   Description   Amount to be recovered

3.   The proving test has been done to our entire satisfaction and operators have been trained as per contract terms

4.   The supplier has fulfilled its contractual obligations satisfactorily for phase ____ of the project*
or
      The supplier has failed to fulfil its contractual obligations with regard to the following:
      (a)
      (b)
      Signature   _____

      Name   _____

      Designation with date and stamp _____

*Explanatory notes for filling up the certificates:

(a)   The Supplier has adhered to the time schedule specified for the phase in the contract in despatching the documents pursuant to Technical Specifications.

(b)   The Supplier has supervised the commissioning of the deliverables in time i.e. within the period specified in the contract from the date of initiation of phase in respect of the installation and completion of respective phase.

(c)   In the event of documents having not been supplied or installation and commissioning of the phase have been delayed on account of the supplier, the extent of delay should always be mentioned.

Ref: CO/RMD/244/2021-22

**CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014**
Date: 13/09/2021

ANNEXURE-XII
Certificate of Local Content as per Make in India Guidelines

To,   Date
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: RFP No. CO/RMD/244/2021-22 dated 13/09/2021.

This is to certify that proposed _____ **<product details>** is having the local content of_____ % as defined in the above mentioned RFP.

The details of location(s) at which the local value addition is made are as under

S.No.	Make and Model	Name of Place

This certificate is submitted in reference to the Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion order number P-45021/ 2/2017-B.E.-II dated 15th June 2017 for the Public Procurement (Preference to Make in India), Order 2017, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 28th May 2018, revision order no. P-45021/ 2/2017-PP (B.E.-II) dated 29th May 2019 and subsequent revision order no DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020, referred to hereinabove.

For Bidder   For OEM

Signature of authorised signatory   Signature of authorised signatory

Name and Designation: Name and Designation:

Seal: Seal:

Date: Date:

Ref: CO/RMD/244/2021-22

CO: RISK MANAGEMENT DEPARTMENT,
INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014
Date: 13/09/2021

ANNEXURE-XIII
Declaration of Source Code Audit

To,   Date
Assistant General Manager
Risk Management Department
Indian Bank, Corporate Office
254-260 Avvai Shanmugam Salai
Royapettah, Chennai- 600 014, India.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of ALM and FTP Solution.

Ref: RFP No. CO/RMD/244/2021-22 dated 13/09/2021.

We declare that, source code of our application has been audited by professionally competent personnel/service providers.
We further declare that if we become successful bidder, we will submit the proof of Source Code Audit to the Bank.

Signature of Authorized Official

Name and Designation with Office Seal
Place:
Date:

CHECKLIST

S.No.	Criteria	Documents to be submitted as proof
1	The Bidder should be Public/Private Limited Company and should be having existence in India for the last 5 years (as on 31.03.2021). In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier/original limited company can be taken into account	Copy of Certificate of Incorporation
2	The bidder should be OEM / authorized partner for the software quoted for (Proof to be submitted). Either OEM or authorized partners of OEM can bid in a tender but not both.	MAF has to be submitted as per Annexure-VI
3	The Bidder should have earned Net Profit during each of the last three financial years of the bidder. i.e. 2018-19, 2019-20 and 2020-21	Copy of Audited Balance Sheet.
4	The yearly turnover of the bidder should be more than Rs.75 crores during each of last three financial years. (2018-19, 2019-20 and 2020-21.)	Copy of Audited Balance Sheet.
5	Bidder should have satisfactorily implemented proposed ALM & FTP Solution and its support services in at least one scheduled commercial bank in India. Copy of Purchase orders issued by Commercial Scheduled Bank in India should be submitted along with Technical Bid. Further, the bidder should submit a letter issued by the scheduled commercial bank stating the services are found satisfactory. The letter should be obtained after the date of issue of the RFP.	Documentary proof has to be submitted.
6	OEM(s) should also provide certificate that the solution offered will not go 'End of Sale' in the next two years and 'End of support' for a minimum of 6 years	Letter from OEM to be submitted
7	The Bidder should not have been blacklisted by any Government Dept./PSU/Banks currently.	Self-Declaration as per the format given in Annexure-II should be attached.
8	The Bidder/OEM should have Support Center in Chennai and Mumbai	Address proof to be provided on letter head
9	Bidder should produce letter from OEM confirming back to back support and availability.	Letter from OEM to be submitted.
10	Technical Compliance	Compliance to be given as per Part – I
11	Bid Security Declaration	Bid Security Declaration as per Annexure-V
12	Bid Form	As per Annexure-I
13	OEM must have a mechanism for lodging & tracking of complaints	Details to be provided on OEM's letter head
14	Escalation Matrix of Bidder	Escalation Matrix of Bidder to be submitted on bidder's letter head
15	Pre-Contract Integrity Pact	Integrity Pact as per Annexure-VII
16	Declaration regarding Land Border Compliance	Declaration to be submitted as per Annexure-X

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INDIAN BANK, CORPORATE OFFICE,
254-260, AVVAI SHANMUGAM SALAI
CHENNAI – 600014

17	Declaration regarding MSME Benefits (If Applicable)	Declaration to be submitted as per Annexure-IX
18	Indicative Commercial Bid	Indicative Commercial Bid as per Part-II
19	Certificate Regarding Local Content	To be submitted as per Annexure-XII
20	Copy of RFP & Clarifications and amendments issued by the Bank	To be sealed and signed by the Authorised Official of the Bidder