



REQUEST FOR PROPOSAL (RFP)

FOR

SUPPLY, INSTALLATION, CUSTOMIZATION AND MAINTENANCE OF INTEGRATED DIGITAL BANKING OMNI-CHANNEL PLATFORM

RFP Reference No.	CO/TMO/DBOC/01/2021-22
RFP Issuance Date	28.01.2022
Date and time of Pre Bid Meeting	14.02.2022 at 11:00 AM
Last Date for receipt of bids	09.03.2022 at 03:00 PM
Date and time of opening Technical bids	09.03.2022 at 03:30 PM

Issued by:

Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

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Website: <http://www.indianbank.in>

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Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

TABLE OF CONTENTS		Page No.
SCHEDULE	A] Important Dates and Information on RFP Submission	6
	[B] Glossary of terms	10
	[C] Disclaimer	15
	[D] General Information	17
	[E] Overview of Indian Bank	18
SECTION – I	REQUEST FOR PROPOSAL (RFP)	20
SECTION-II	INSTRUCTIONS TO BIDDERS	27
	1. Introduction	27
	2. Pre Bid Meeting	27
	3. Amendment of bidding documents	28
	4. Technical Bid	28
	5. Commercial Bid	28
	6. Clarification of Bids	28
	7. Bid Security (EMD)	29
	8. Cost of Bid Document	29
	9. Evaluation Criteria	30
	9.1 Eligibility Criteria	32
	9.2 Technical Evaluation Criteria	37
	9.3 Technical Evaluation	39
	9.4 Commercial evaluation	40
	10. Proposal Process Management	40
	11. Liabilities of Bank	41
	12. Bid and Proposal Ownership	41
	13. Bid Pricing Information	41
SECTION-III	CONDITIONS OF CONTRACT	42
	1. Broad Scope of Work for Integrated Digital Banking Omni-Channel Platform	42
	1.1. Business Objectives	42
	1.2. Digital Business Process Design	43
	1.3. Customer Experience	44
	1.4. System Architecture, Self Service & Assisted Channels	45
	1.5. Journeys / Use Cases - Services / Functionalities under Minimum Viable Product (MVP)	46

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.6. Existing Integrations with External Business Partners (EBPs)	62
1.7. Existing Integrations with Internal Systems/ Applications	63
1.8. Digital Centre of Excellence (DCOE)	64
1.9. Analytics & Reporting	65
1.10. Technology Support	66
1.11. Architecture Proposed	67
1.12. DevOps & Test Automation	67
1.13. Other requirements	68
1.14. Security	69
1.15. Licensing	72
1.16. Development Process Guidelines	72
1.17. Training requirements	73
1.18. Hardware Sizing and Performance Requirement	75
1.19. Roll Out Plan	77
2. Escrow	78
3. Monitoring & Audit	79
4. User Acceptance Test of Software	79
5. Customization of the Software	80
6. Licenses	80
7. Disaster Recovery Site	81
8. On-Site Technical Support (24x7 Production Support)	81
9. Documentation	82
10. Installation, Maintenance and Support	83
11. Period of Validity of Bids	88
12. Authorization to Bid	89
13. Payment Terms	89
14. Change Orders	91
15. Service Level Agreement (SLA).	91
16. Warranty / ATS	91
17. Human Resource Requirements	91
18. Installation Requirements	92
19. Maintenance	92
20. Contract Period	93

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

21. Sub-Contracting	93
22. Technical Documentation	93
23. Transfer of Ownership/ Title	93
24. Insurance	93
25. Place of Delivery	94
26. Delivery and Documents	94
27. Delays in the Supplier's Performance	94
28. Jurisdiction and Applicable Law	94
29. Liquidated Damages	94
30. Penalty / Guarantees On Response to Errors	95
31. Bank's right to accept or reject any bid or all bids	96
32. Performance Security	96
33. Limitation of Liability	96
34. Indemnity Clause	97
35. Disclaimer	97
36. Patent Rights	98
37. IT Act 2000	98
38. Intellectual Property Rights (IPR)	98
39. Acceptance of Purchase Order	99
40. Signing of Contract Form, NDA, SLA and Submission of Proof of Source Code Audit	99
41. Settlement of Disputes	99
42. Authorization Letter from OEM	101
43. Coverage of Successful Bidder under the EPF & MP Act	101
44. Exit Requirements	101
45. Termination for Convenience	101
46. Termination for Default	102
47. Force Majeure	102
48. Confidentiality	103
49. Negligence	104
50. Amalgamation	104
51. Inspections and Tests	104
52. Use of Contract Documents and Information	105
53. Pre-Contract Integrity Pact	105
54. Other Terms and Conditions	106

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	55. GENERAL TERMS AND CONDITIONS	108
	55.1 Rejection of Bids	108
	55.2 Representation and Warranties	109
	55.3 Relationship of Parties	111
	55.4 No Right to Set Off	111
	55.5 Publicity	111
	55.6 Conflict of Interest	112
	55.7 Solicitation of Employees	112
	55.8 Notices and Other Communication	112
	55.9 Substitution of Team Members	112
SECTION-IV	INSTRUCTIONS TO BIDDERS FOR E-TENDERING	114
	1. General	114
	2. Instructions	114
SECTION-V	PART I - Technical and Functional Requirements	119
	PART II - Commercial Bid	140
ANNEXURES		
Annexure - I	Bid Form	144
Annexure - II	Self-Declaration – Blacklisting	146
Annexure - III	Contract Form	147
Annexure - IV	Performance Security Format	149
Annexure - V	Manufacturers' Authorization Form (MAF)	151
Annexure - VI	Pre-Contract Integrity Pact	152
Annexure – VII	Non-Disclosure Agreement	158
Annexure – VIII	Declaration for MSME benefits	162
Annexure – IX	Declaration on Procurement from a bidder of a country which shares a land border with India	163
Annexure – X	Proforma of Installation Certificate	164
Annexure – XI	Certificate of local content as per Make in India guidelines	166
Annexure - XII	Declaration of source code audit	167
Annexure - XIII	Checklist for the RFP	168
Annexure – XIV	Pre-Bid Query Format	172
Annexure – XV	Experience Details	173
Annexure - XVI	Turnover, Net Worth and P&L Details	174
Annexure - XVII	Business Rules and T & C's of Online Reverse Auction (RA)	175

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

[A]: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION

S. No	Particulars	Timeline
1	Issuance Date of RFP (Date of RFP Issuance)	28/01/2022
2	Last Date of request for Queries/ Clarifications (Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting)	07/02/2022 Format for seeking clarification is enclosed as Annexure-XIV
3	Pre-bid Meeting Date and Venue Details	14/02/2022 at 11:00 AM through virtual/ physical mode. Bidders willing to participate in pre-bid meeting need to submit their details at digitization.cell@indianbank.co.in on or before 07/02/2022. Details of virtual/ physical meeting would be communicated via e-mail to interested bidders separately.
4	Last Date of Submission/ Closing Date in Online & Offline Mode (Last Date of Submission of RFP Response)	09/03/2022 at 03:00 P.M. The sealed outer envelope shall be addressed to the Bank at the address given below and to be delivered at the below address. Assistant General Manager, Indian Bank, Head Office Building, Digitization Cell, 6 th Floor, Transformation Management Office Department, 66, Rajaji Salai, Chennai – 600 001.
5	Eligibility cum Technical Bid Opening Date	09/03/2022 at 03:30 PM
6	Date, time and venue of presentation & demo by the eligible bidders	Shall be intimated separately by the Bank through email.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

7	Date of Reverse Auction	<p>The indicative commercial bids will be opened for those Bidders who qualify in both eligibility and technical evaluation.</p> <p>The date for online reverse auction for the commercial bid would be communicated via e-mail to the technically eligible Bidders.</p>
8	Cost of RFP	<p>Non-refundable Rs.50,000/- (Rupees Fifty Thousand only) in the form of DD favoring “Indian Bank”. Alternatively, bidders can transfer the cost of bid document in the following account number through NEFT/ RTGS/ IMPS/ UPI etc. one day prior to pre-bid meeting date:</p> <p>Account No.: 743848138 Account Name: INDIAN BANK, H.O. TECHNOLOGY MANAGEMENT DEPARTMENT-II IFSC Code: IDIB000H003 Branch: Harbour</p> <p>Mode of submission: (Offline for DD/ Online for e-transfer)</p>
9	Online Bid Submission Details	<p>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.</p> <p>https://www.tenderwizard.in/indianbank</p>
10	Documents to be submitted physically by Bidders (Offline Mode)	<ol style="list-style-type: none"> DD towards Cost of bid document. Bidders can transfer the cost of bid document. Bid Security (EMD) for Rs.2,00,00,000/- (Rupees Two Crores only) to be submitted in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalised/ scheduled commercial Bank (other than Indian Bank) in favour of “Indian Bank” payable at Chennai. BG should be valid for 225 days from the last date for submission of the Bid (or) Fund transfer to be made in the account as detailed at S.No. 8 above.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

		2. Pre-Contract Integrity Pact
11	RFP Coordinator	<p>(1) Shri. Amit Chaudhari, Deputy General Manager, Indian Bank, Head Office Building, Digitization Cell, 6th Floor, Transformation Management Office Department, 66, Rajaji Salai, Chennai – 600 001 Phone: +91-44-2527 8739 Email: digitization.cell@indianbank.co.in</p> <p>(2) Shri. Vinodh. V, Assistant General Manager, Indian Bank, Head Office Building, Digitization Cell, 6th Floor, Transformation Management Office Department, 66, Rajaji Salai, Chennai – 600 001 Phone: +91-44-2527 8741 Email: digitization.cell@indianbank.co.in</p>

The RFP document can also be downloaded from:

Bank's website : <https://www.indianbank.in> and

e-procurement portal: <https://www.tenderwizard.in/indianbank>

Clarifications, Modifications and Date of Extensions, if any, will also be posted on the same websites and 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 and e-procurement portal only.

- I. Note: Indian Bank, does not take responsibility of any offers damaged/lost in transit/delivered at incorrect address prior to receipt of it at its designated office.
- II. Bank will follow two bidding system. Part-I (Technical Bid) of the bid contains compliance details of the eligibility and terms & conditions set in the RFP document (including annexures) for which quotation is called for. Bidders should enroll / register before participating through e-procurement website. Bids have to be submitted **online only** through e-procurement website along with physical submission of documents mentioned in Point No. 10 of [A] (Important Dates and Information on RFP Submission). Further Bidders have to submit their indicative commercial bid as per the format given in the RFP (as per Part-II of Section-V) along with the technical bid on our e-procurement portal. Technical bids submitted by all the bidders will be evaluated and

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

only technically qualified bidders will be called for final commercial bid submission through Reverse Auction (RA).

1. Bidders should enrol/register before participating through website - <https://www.tenderwizard.in/indianbank>. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Any other documents sent by any other mode will not be accepted.
 2. Documents 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.
 3. The price quoted should be unconditional and should not contain any strings attached thereto. Quotes, which do not conform to our eligibility criteria and terms & condition, will be liable for rejection.
- III. The original RFP (and any addendums, if any) needs to be signed and stamped by the Bidders and has to be submitted along with the Technical Bid.
- IV. Time is as per Indian Standard Time. The above dates and time are tentative and subject to change without any prior notice or intimation. If a holiday is declared on the dates mentioned above, the Bids shall be opened on the next working day at the same time specified unless communicated otherwise.

This RFP is issued by:

General Manager (TMO / BPR),
Indian Bank, Corporate Office,
254-260, Avvai Shanmugham Salai,
Royapettah, Chennai - 600 014.
Tamilnadu, India.

[B] GLOSSARY OF TERMS

i) Following terms are used in the document interchangeably to mean:

1. Bank refers to 'Indian Bank (IB)' including its Branches, Administrative offices, processing centres/HUBS, cells and all other units and establishments etc. (excluding its overseas establishments and Regional Rural Banks)
2. Recipient, Respondent, Consultant, Consultancy firms, Bidder, Applicant means the respondent to the RFP document.
3. RFP means the "Request for Proposal" document.
4. Proposal, Bid, offer means "Response to the RFP Document"
5. Tender means RFP response documents prepared by the Bidder and submitted to 'Indian Bank'
6. Selected consultancy firm and the Bank shall be individually referred to as "party" and collectively as "parties".
7. The term "Bid" & "Quote/ Quotation" bears the same meaning in this RFP.

ii) Other Terms and abbreviations:

Sl. No.	Terms used in the RFP	Terms and abbreviations
1	GOI	Government of India
2	RBI	Reserve Bank of India
3	IBA	Indian Banks' Association
4	TMO	Transformation Management Office
5	GFR	General Financial Rules
6	DBTP	Digital Business Technology Platform
7	WCAG	Web Content Accessibility Guidelines
8	UI/UX	User Interface / User Experience
9	MVP	Minimum Viable Product
10	SIEM	Security Information and Event Management
11	POA	Power of Attorney
12	IMPS	Immediate Payment Service
13	NEFT	National Electronic Funds Transfer
14	RTGS	Real Time Gross Settlement
15	SWIFT	Society for Worldwide Interbank Financial Telecommunication
16	CTS	Cheque Truncation System

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

17	NACH	National Automated Clearing House
18	IEM	Independent External Monitor
19	DPIIT	Department for Promotion of Industry and Internal Trade
20	MSE	Micro and Small Enterprises
21	MSME	Micro, Small & Medium Enterprises
22	MEA	Ministry of External Affairs
23	LLP	Limited Liability Partnership
24	OEM	Original Equipment Manufacturer
25	EMD	Earnest Money Deposit
26	WCS	Weighted Commercial Score
27	WTS	Weighted Technical Score
28	SOW	Scope of Work
29	TCO	Total Cost of Ownership
30	RA	Reverse Auction
31	API	Application Programming Interface
32	PFM	Personal Finance Management
33	PMNRF	Prime Minister's National Relief Fund
34	BRE	Business Rules Engine
35	EFRMS	Enterprise Fraud Risk management System
36	DCOE	Digital Center of Excellence
37	OD	Over Draft
38	OCC	Open Cash Credit
39	FD	Fixed Deposit
40	DD	Demand Draft
41	LC	Letter of Credit
42	PBG	Performance Bank Guarantee
43	TDR	Term Deposit Receipt
44	DSB	Door Step Banking
45	CASA	Current Account Savings Account
46	TDS	Tax Deducted at Source
47	PAN	Permanent Account Number
48	EASE	Enhanced Access and Service Excellence
49	JSON	JavaScript Object Notation
50	XML	eXtensible Mark-up Language
51	ISO	International Organization for Standardization
52	ETL	Extract, Transform and Load
53	ETB	Existing to Bank
54	NTB	New to Bank
55	STP	Straight Through Processing

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

56	EKYC	Electronic Know Your Customer
57	VKYC	Video Know Your Customer
58	CIBIL	Credit Information Bureau India Limited
59	GST	Goods and Services Tax
60	FAQ	Frequently Asked Questions
61	LMS	Lead Management System
62	LOS	Loan Origination System
63	UPI	Unified Payments Interface
64	UDIR	Unified Dispute & Issue Resolution
65	GSTIN	Goods and Services Tax Identification Number
66	QR	Quick Response
67	CPMS	Centralised Payment Management System
68	POS	Point of Sales
69	SIP	Systematic Investment Plan
70	SGB	Sovereign Gold Bond
71	IRCTC	Indian Railways Catering and Tourism Corporation
72	IFSC	Indian Financial System Code
73	APY	Atal Pension Yojana
74	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojna
75	PMSBY	Pradhan Mantri Suraksha Bima Yojana
76	PMMY	Pradhan Mantri Mudra Yojana
77	SCSS	Senior Citizen Savings Scheme
78	SSY	Sukanya Samridhi Yojana
79	PPY	Public Provident Fund
80	NPS	New Pension Scheme
81	BBPS	Bharat Bill Payment Services
82	SI	Standing Instruction
83	NPCI	National Payments Corporation of India
84	AEPS	Aadhaar Enabled Payment System
85	IPO	Initial Public Offering
86	FPO	Follow-on Public Offering
87	ASBA	Applications Supported by Blocked Amount
88	FATCA	Foreign Account Tax Compliance Act
89	NRI	Non Resident Indian
90	LRS	Liberalized Remittance Scheme
91	IBPL	Import Bill Payment Letter
92	SDLC	Software Development Life Cycle
93	IBMBS	Indbank Merchant Banking Services Payments
94	UBPP	Universal Bill Presentment & Payment

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

95	PCS	Port Community System
96	TNIGRS	Tamilnadu Inspector General of Registration System
97	CBDT	Central Board of Direct Taxes
98	EPFO	Employees' Provident Fund Organisation
99	CBS	Core Banking Solution
100	SMTP	Simple Mail Transfer Protocol
101	HSM	Hardware Security Module
102	PFMS	Public Fund Management System
103	DCMS	Debit Card Management System
104	PMO	Project Management Office
105	EULA	End-User License Agreement
106	EDA	Event-Driven Architecture
107	CRM	Customer Relationship Management
108	APIM	API Management
109	EAI	Enterprise Application Integration
110	UIDAI	Unique Identification Authority of India
111	CI / CD	Continuous Integration / Continuous Deployment
112	IDE	Integrated Development Environment
113	OWASP	Open Web Application Security Project
114	PCIDSS	Payment Card Industry Data Security Standard
115	PADSS	Payment Application Data Security Standard
116	WAF	Web Application Firewall
117	IPS	Intrusion Prevention System
118	DAM	Database Activity Monitoring
119	PDP / GDPR	Personal Data Protection / General Data Protection Regulation
120	HMAC	Hash Message Authentication Code
121	OEM	Original Equipment Manufacturer
122	CVO	Chief Vigilance Officer
123	UAT	User Acceptance Testing
124	RTO	Recovery Time Objective
125	RPO	Recovery Point Objective
126	SLA	Service Level Agreement
127	BCP	Business Continuity Plan
128	SRS	System Requirement Specifications
129	BRD	Business Requirement Document
130	VAPT	Vulnerability Assessment & Penetration Testing
131	FY	Financial Year
132	AMC / ATS	Annual Maintenance Contract / Annual Technical Support

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

133	LD	Liquidated Damages
134	IPR	Intellectual Property Rights
135	MAF	Manufacturer's Authorization Form
136	ECR	Electronic Challan cum Return
137	IP	Integrity Pact
138	DSC	Digital Signing Certificate
139	OTA	Over-The-Air
140	SDK	Software Development Kit
141	SHA	Secure Hash Algorithms
142	AES	Advanced Encryption Standard
143	EPA	Electronic Payment Advise

Confidentiality:

*This document is meant for the specific use by the Bidders/s to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. Indian Bank expects the Bidders or any person acting on behalf of the Bidders strictly adhere to the instructions given in the document and maintain confidentiality of information. **The Bidder/s shall undertake that they shall hold the information received by them under the contract "in trust" and they shall maintain utmost confidentiality of such information. The Bidders have to agree and undertake that (a) They shall maintain and use the information only for the purpose of the contract as permitted by the Bank (b) To strictly allow disclosure of such information to its employees, agents and representatives on "need to know" basis only and to ensure confidentiality of such information disclosed to them. The Bidders will be held responsible for any misuse of information contained in the document, and liable to be prosecuted by the Bank in the event that such a circumstance is brought to the notice of the Bank. By downloading the document, the interested parties are subject to confidentiality clauses.***

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

[C] DISCLAIMER

The information in this Request for Proposal (“RFP”) document provided to bidders or applicants whether verbally or in documentary form by or on behalf of Indian 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 document is not an agreement, offer or an invitation by Indian Bank to enter into an agreement/contract in relation to the service but is meant for providing information to the applicants who intend to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). This RFP is designed with the purpose to assist the applicants/ Bidders to formulate their proposal and does not claim to provide all the information that may be required by the applicants/ Bidders.

Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability, and completeness of the information in this RFP. Indian Bank and its directors, officers, employees, respondents, representatives, agents, and advisors make 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. The information contained in the RFP document is selective and is subject to updation, expansion, revision, and amendment. It does not purport to contain all the information that a Bidder require. Indian Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

The Bidders, by accepting this document, agree that any information contained herein may be superseded by any subsequent written information on the same subject made available to the recipient or any of their respective officers or published in the Bank’s website. It is also understood and agreed by the Bidder/s that decision of the Bank regarding selection of the Bidder will be final and binding on all concerned. No correspondence in this regard, verbal or written, will be entertained.

It shall be the duty and responsibility of the Bidders to ensure themselves about the legal, statutory and regulatory authority, eligibility and other competency, capability, expertise of them to participate in this RFP and to provide all the services and deliverables under the RFP to the Bank.

The applicant shall bear all its costs associated with or relating to the preparation and submission of its proposal including but not limited to preparation, copying, postage, delivery

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to its proposal. All such costs and expenses will remain with the applicant and the Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by an applicant in preparation or submission of the proposal, regardless of the conduct or outcome of the selection process.

Indian Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be published on the Bank's Website and it will become part and parcel of RFP.

Indian Bank reserves the right to reject any or all the bids/proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Indian Bank shall be final, conclusive and binding on all the parties.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

[D] GENERAL INFORMATION

Indian Bank (hereinafter called the “Bank”) is floating Request for Proposal (RFP) for identification of a Bidder (Service Provider) for supply, configure, customize and maintain Integrated Digital Banking Omni Channel platform.

Shortlist of Bidders shall be prepared after evaluation of the technical Bids submitted by the bidders participated in this RFP.

Bidders are hereby advised to carefully review and submit all relevant information in the same chronology under the relevant sections only, with their RFP responses.

Details of the objectives, scope of the services, eligibility and qualification criteria, data & documents required (if any) to be submitted along with RFP, criteria that would be adopted for evaluation of the responses for short listing and other information is contained in the RFP document.

The RFP document can be downloaded from the Bank’s website www.indianbank.in and alternatively hard copies of the document can be obtained Indian Bank, Head Office Building, Digitization Cell, 6th Floor, Transformation Management Office Department, 66, Rajaji Salai, Chennai – 600 001 and on request by mailing to digitization.cell@indianbank.co.in.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

[E] OVERVIEW OF INDIAN BANK

Indian Bank, with Corporate Office in Chennai was established as part of the Swadeshi Movement on August 15, 1907.

Along with 13 other banks, the Bank was Nationalized on July 19, 1969. The Bank celebrated its centenary in August 2007. With effect from 1st April 2020, erstwhile Allahabad Bank merged into Indian Bank. The integration of CBS systems of both the banks was completed on 14.02.2021. In the last 114 years, Bank has established a rich legacy by providing quality financial services. It has passed through challenging times, successfully registered turnaround and emerged stronger than before. Given the ever-changing requirements, Bank fine-tuned its strategies and undertook several structural and operational changes and earned a coveted position in the Indian banking industry. Bank's foremost priority has been to serve the people and its nation.

The Bank has two subsidiaries viz., IndBank Merchant Banking Services Ltd and Ind Bank Housing Ltd. Bank also has two joint ventures namely Universal Sompo General Insurance Company Ltd. and ASREC (India) Ltd.

Bank has three sponsored Regional Rural Banks viz, Saptagiri Grameena Bank headquartered at Chittoor (Andhra Pradesh), Tamil Nadu Grama Bank; headquartered at Salem (Tamil Nadu) and Puduvai Bharathiar Grama Bank headquartered at Puducherry (UT of Puducherry).

Bank has been pioneer in developing many digital products viz., IB Smart Remote and has received many awards on digital front.

Bank has been making profit continuously since 2002 and has been self-sustaining in terms of capital adequacy.

VISION:

“Delivering excellence in financial services through customer focus, employee engagement and sustainable growth”

MISSION:

- Bring the best of innovation and technology in our offerings
- Be responsive to the unique needs of every customer through all channels of choice
- To provide value to stake holders
- Empower and engage our employee

As on 31st March 2021, Bank's total Global business reached Rs.9,28,388 Cr consisting of Deposits at Rs.5,38,071 Cr and Advances at Rs.3,90,317 Cr.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

As on 31st March 2021 Bank has Pan-India network with 20,593 touch points including ,6004 Brick & Mortar branches, 5,428 ATMs/BNAs, 9,161 Business Correspondents. The Bank has expanded its foot print overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo.

Bank had always been a forerunner in offering digital products which provide hassle free, convenient and safe transaction facilities to enhance customer experience, meeting their expectations as the country gears itself for riding on the digital wave. After the amalgamation, the Bank is poised to grow on both business and profitability fronts. The emphasis will be to leverage operational efficiencies, cost synergies and new opportunities in terms of Brand and reach to deliver enhanced customer experience. The focus will be on increasing the CASA share in deposits while looking at diversified growth in credit. Cost optimisation and increasing revenue with focus on fee income, improving recovery and containing NPAs will be levers to improve bottom line.

Technology Environment

Indian Bank has all its branches on Core Banking Solutions, has a range of customer centric and other solutions like full suite of Core Banking Solution, payment systems like IMPS, NEFT, RTGS, SWIFT, CTS, etc., alternate delivery channels viz., ATM, e-Kiosk, Internet Banking, Mobile Banking, e-payment of Taxes, Utility Bill, Ticket, Donation, etc., SMS alerts and Corporate Net Banking. Bank has launched an integrated mobile app having various functionalities with biometric login.

As a part of enhancing customer experience, Bank has also launched an AI-Chatbot ADYA, that is currently available on Bank's website and Mobile Banking App as an additional interface for answering customer queries and lead generation.

For further details, please visit Bank's website www.indianbank.in

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

SECTION – I

REQUEST FOR PROPOSAL (RFP)

Indian Bank is a Public Sector Bank, headquartered at Chennai. Bank has Pan-India network with 20,593 touch points including ,6004 Brick & Mortar branches, 5,428 ATMs/BNAs, 9,161 Business Correspondents and serves over 100 million customers. The Bank has expanded its foot print overseas with branches at Singapore, Colombo and Jaffna, besides a Foreign Currency Banking Unit in Colombo. As on 31st March 2021, Bank's total Global business reached Rs.9,28,388 Cr consisting of Deposits at Rs.5,38,071 Cr and Advances at Rs.3,90,317 Cr.

Bank's Information Systems and Security processes are certified with ISO27001:2013 standard and is among very few Banks certified worldwide. It has overseas branches in Colombo, Singapore including a Foreign Currency Banking Unit at Colombo and Jaffna and an off-shore banking unit in Gift City. Post-merger with Allahabad Bank, Indian Bank is the seventh largest bank in the country.

The Bank is interested in identifying the companies providing the services for Supply, Installation, Implementation and Maintenance of Digital Banking Omni-Channel platform.

Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. The Bidders should enrol/ register before participating through e-procurement website. Bids have to be submitted online only through e-procurement website. The bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. The Commercial Bid (Part II) 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 Integrated Digital Banking Omni-Channel platform, 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 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 Bid 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 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 (as per Section-V - Technical & Functional Specifications) & Part-II (as per Section-V - indicative commercial bid) to be uploaded online duly signed by the Authorized Signatory under the seal of the company in every page. The bidders also need to submit necessary documents physically through offline mode to the address mentioned in the RFP. 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 in the Commercial bid should be unconditional and should not contain any strings attached thereto. The bids 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. **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, revision order no. DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020 and subsequent revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 & its amendment (if any).

Bank will follow the above orders and guidelines on Public Procurement (Preference to Make in India) and basis of allotment will be done in terms of the same.

i. **Definitions:** For the purpose of this RFP

- a. 'Local content' means the amount of value added in India which shall, unless otherwise prescribed by the nodal ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.
- b. 'Class-I local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 50%, as defined under this Order.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- c. 'Class-II local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content more than 20% but less than 50%, as defined under this Order.
- d. 'Non - Local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20%, as defined under this Order.
- e. 'L1' means the lowest tender or lowest bid or the lowest quotation received in a RFP, bidding process or other procurement solicitation as adjudged in the evaluation process as per the RFP or other procurement solicitation.
- f. 'Margin of purchase preference' means the maximum extent to which the price quoted by a "Class-I local supplier" may be above the L1 for the purpose of purchase preference.
- ii. Eligibility of 'Class-I local supplier'/ 'Class-II local supplier'/ 'Non-local suppliers' for different types of procurement
 - a. In procurement of all goods, services or works in respect of which the Nodal Ministry/Department has communicated that there is sufficient local capacity and local competition, only 'Class-I local supplier', as defined under the Order, shall be eligible to bid irrespective of purchase value.
 - b. In procurement of all goods, services or works, not covered by sub-para ii(a) above, and with estimated value of purchases less than Rs.200 Crore, in accordance with Rule 161(iv) of GFR, 2017, Global tender enquiry shall not be issued except with the approval of competent authority as designated by Department of Expenditure. Only 'Class-I local supplier' and 'Class-II local supplier', as defined under the Order, shall be eligible to bid in procurements undertaken by procuring entities, except when Global tender enquiry has been issued. In global tender enquiries, 'Non-local suppliers' shall also be eligible to bid along with 'Class-I local suppliers' and 'Class-II local suppliers'.
- iii. Purchase Preference
 - a. Subject to the provisions of this Order and to any specific instructions issued by the Nodal Ministry or in pursuance of this Order, purchase preference shall be given to 'Class-I local supplier' in procurements undertaken by bank in the manner specified here under.
 - b. In the procurements of goods or works which are covered by para ii(b) above and which are divisible in nature, the 'Class-I local supplier shall get purchase preference over 'Class-II local supplier', as per following procedure:
 1. In case there is sufficient local capacity and competition for the item to be procured, as noted by the nodal ministry, only class I local suppliers shall be eligible to bid. As such, the multiple suppliers, who would be awarded the contract, should be all and only 'Class-I local suppliers'

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

2. In other cases, 'Class II local suppliers' may also participate in the bidding process along with 'Class-I local suppliers' as per provisions of this Order.
 3. If 'Class-I local suppliers' qualify for award of contract for at least 50% of the tendered quantity, the contract will be awarded to all the qualified bidders as per the award criteria stipulated in the bid document. However, in case 'Class-I local suppliers' do not qualify for award for contract for at least 50% of the tendered quantity, purchase preference will be given to the 'Class-I local suppliers' over 'Class-II local suppliers' provided that their quoted rate falls within 20% margin of purchase preference of the highest quoted considered for award of contract so as to ensure that the 'Class-I local suppliers' taken in totality are considered for award of contract for at least 50% of the tendered quantity.
 4. First purchase preference will be given to the lowest quoting 'Class-I local suppliers', whose quoted rates fall within 20% margin of purchase preference, subject to its meeting the prescribed criteria for award of contract as also the constraint of maximum quantity that can be sourced from any single supplier. If the lowest quoting 'Class-I local suppliers', does not qualify for purchase preference because of aforesaid constraints or does not accept the offered quantity, an opportunity may be given to next higher 'Class-I local suppliers', falling within 20% margin of purchase preference, and so on.
 5. To avoid any ambiguity during bid evaluation process, Bank may stipulate its own RFP/tender specific criteria for award of contract amongst different bidders including the procedure for purchase preference to 'Class-I local suppliers' within the broad policy guidelines stipulated in sub-paras above.
- iv. Margin of Purchase Preference: The margin of purchase preference shall be 20%.
- v. Verification of Local Content:
- a. The 'Class-I local Supplier'/'Class-II local Supplier' at the time of tender, bidding or Solicitation shall be required to indicate percentage of local content and provide Self-certification that the item offered meets the local content requirement for 'Class-I local supplier'/'Class-II local Supplier', as the case may be. They shall also give details of the location(s) at which the local value addition is made.
 - b. In case of procurement for a value in excess of Rs. 10 crores, the 'Class-I Local Supplier'/'Class-II Local Supplier' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (In respect of suppliers other than companies) giving the percentage of local content.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- c. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under law.
- d. A supplier who has been debarred by any procuring entity for violation of this Order shall not be eligible for preference under this Order for procurement by any other procuring entity for the duration of the debarment. The debarment for such other procuring entities shall take effect prospectively from the date on which it comes to the notice of other procuring entities.
- vi. If nodal ministry is satisfied and communicates to bank that Indian suppliers of an item are not allowed to participate and /or compete in procurement by any foreign government, it may, if it deems appropriate, restrict or exclude bidders from that country from eligibility for procurement of that item as per advise of nodal ministry.

For the Purpose of above, a Supplier or bidder shall be considered to be from a country if (i) the entity is incorporated in that country, or ii) a majority of its shareholding or effective control of the entity is exercised from that country; or (iii) more than 50% of the value of the item being Supplied has been added in that country. Indian suppliers shall mean those entities which meet any of these tests with respect to India.” Declaration to be submitted by bidder as per Annexure-XI.

7. Bank will also provide benefits to Micro and Small Enterprises (MSEs) as per the guidelines of public procurement policy issued by Government of India. The bidders to submit declaration for claiming MSME Benefits as per Annexure-VIII.
8. **RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:**

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 (MEA).

“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 (LLP), 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;

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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.

9. 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) 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.
- (iv) 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.
- (v) 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. The business rules and T & C's of Online Reverse Auction (Annexure - XVII).

Note: The tender cannot be split. Either the Bidder on behalf of the Principal/ OEM or the Principal/ OEM themselves can participate in the bid, but both cannot bid simultaneously for the same solution.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

SECTION-II INSTRUCTIONS TO BIDDERS

1. Introduction

The Bidder is expected to examine all instructions, forms, 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 **14/02/2022 at 11:00 AM**. 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 **07/02/2022 by 03:00 PM**.

Email id : **digitization.cell@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. 50,000/-** (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 [A - Important Dates and Information on RFP Submission]. Bidders have to ensure that cost of bid document i.e. Rs. 50,000/- has already been remitted to the account as mentioned in point no. 8 of schedule [A], 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 Building, Digitization Cell,
6th Floor, Transformation Management Office Department,
66, Rajaji Salai, 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 [A]) apart from uploading the scanned DD/ Proof of e-transfer document during e-tendering.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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

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. Commercial 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 (Earnest Money Deposit)

The Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the form of DD/ Fund transfer/ Bank Guarantee issued by a Scheduled Commercial Bank located in India (other than Indian Bank), in the form provided in the Bidding Documents (Annexure - V) for a sum of Rs.2,00,00,000/- (Rupees Two Crores only) valid for 225 days from the last date for submission of Bid. Bank may seek extension of Bank Guarantee, if required. Relaxation if any, extended by GOI/ competent authorities for furnishing the EMD shall be passed on to the bidders.

Unsuccessful Bidders' Bid Security will be discharged or returned. The successful Bidder's Bid Security will be discharged upon the Bidder signing the Contract and furnishing the performance security.

The bid security may be forfeited if:

- a) Bidder withdraws its bid during the period of bid validity

or

- b) In the case of a successful Bidder, if the Bidder fails to sign the Contract within the specified time from the date of issue of purchase order, or to furnish performance security.

8. Cost of Bid Document

Cost of Bid Document **Rs. 50,000/- (Rupees Fifty 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 [A].

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

9. Evaluation Criteria

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

- 80:20 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 80% weightage and shall be called Weighted Technical Score (WTS). The Total Weighted Commercial Cost as explained below will be given 20% weightage and shall be called Weighted Commercial Score (WCS).
- 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.
- 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.
- The marks obtained in Technical Evaluation will be given a weightage of 80% which will be termed as "**Weighted Technical Score**" (WTS) and shall be arrived at as under:

Weighted Technical Score (WTS): $(T/T1) * 80$

T: Technical score of the respective bidder

T1: Highest technical score of all qualified bidders

The total marks of 1,000 as per technical evaluation criteria will be scaled down to 80 marks as furnished below.

For Example: If there are two bidders "A" and "B" who score 800 and 900 marks respectively, their "WTS" would be as under:

Bidder "A" = $800 / 900 \times 80 = 71.111$ marks, Bidder "B" = $900 / 900 \times 80 = 80$ marks

- 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.
- In the second phase of evaluation, the indicative 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 opened. After opening of

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Commercial Bids, reverse auction and commercial evaluation & verification of the commercial bids will be done by the Bank.

- g) For the final evaluation, total cost of ownership (TCO) quoted by the bidder will be the given 20% weightage using the formula, given below as part of Techno-Commercial Evaluation Process:

Weighted Commercial Score (WCS): $(L1/C) * 20$

L1: Lowest price of 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 TCO as Rs. 2,10,000 and Rs.2,00,000 respectively, then the WCS in their case would be calculated as under:

Bidder "A" = $2,00,000 / 2,10,000 * 20 = 19.047$ marks

Bidder "B" = $2,00,000 / 2,00,000 * 20 = 20$ marks

- 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 "H1 Bidder" and bidders with second & third highest final scores will be ranked as "H2" and "H3" and so on and so forth.

$$\text{Total Score H1} = (T / T1) * 80 + (L1 / C) * 20$$

In above examples, the Total Score after Techno-Commercial evaluation (H1) of Bidders "A" and "B" will be as under:

Bidder	Weighted Technical Score	Weighted Commercial Score	Total Score
A	71.111	19.047	90.16
B	80	20	100

- 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 80% and 20% 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 – Eligibility cum General Evaluation Criteria
- Phase 2 – Technical Evaluation Criteria
- Phase 3 – Commercial Evaluation Criteria

Ref: CO/TMO/DBOC/01/2021-22
Date: 28/01/2022

9.1 Eligibility Criteria

Bank is looking for eligible bidders for selecting a Vendor for Setting up and maintenance of Integrated Digital Banking Omni Channel Solution. Only those Bidders who fulfil the following criteria are eligible to respond to the RFP. Offers received from Bidders who do not fulfil any of the following eligibility criteria are liable for rejection.

If required, the bidder if OEM, may utilize System Integrators (SI) to provide part of the scope of work. However, the bidder will be responsible for delivering the end to end solution. Bidder shall be the single point of contact and solely responsible for the implementation, integration, support and maintenance for the entire project. The bidder will be solely responsible for ensuring adherence to the Service Levels, terms & condition and Service Quality for each of the deliverables executed.

The bidder must fulfil the criteria mentioned in the table below in order to bid for this RFP:

S.No.	Eligibility Criteria	Supporting Documents
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 5 years as on as on date of bid submission.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.
2	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.	Undertaking as per Annexure-IX to be submitted.
3	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership	Self-certified letter signed by authorized official of the bidder to be submitted.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	firms/ LLPs having common partners has not participated in the bid process.	
4	The Bidder must have an average turnover of minimum Rs.500 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	Self-attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.
5	The Bidder should have earned net profit at least for two out of last three financial years. The net worth of the Bidder should be positive for the previous three financial years. i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	Self-attested Copies of audited financial statements duly certified by auditor along with the auditor's report to be enclosed.
6	The Bidder should not have been blacklisted/ debarred by the Central Government/State Governments / Semi-Government departments / Regulatory Authorities / Financial Institutions/ banks/ Public Sector Undertakings in India and overseas.	A Self-Declaration to be furnished by the Bidder on the Company's letter head for the same as per Annexure-II.
7	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
8	Bidder should have experience of minimum 7 years in providing Software Solution/ IT based Services.	Copy of the purchase order and / or Certificate of completion of the work. The Bidder should also furnish letter from the institution quoting the period and nature of services provided. Details to be furnished as per Annexure-XV.
9	The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels.	The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily. Details to be furnished as per Annexure-XV.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	The platform should be operational for minimum of 1 years as on the date of bid submission.	
10	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission (or) in case the bidder is the OEM, then the product proposed under this RFP should be recognized by Gartner / Forester in any of the last three Financial Years in the top 2 quadrants.	Copy of certification to be submitted (or) copy of Gartner/ Forester report for the particular year along with letter in the company letter head to be submitted.
11	The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution. OEM proposed by bidder should have its development & support center in India. This should be full fledged establishment and not created for the submission of this Bid.	Bidder should specifically certify in this regard on company letter head.
12	The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed solution quoted in this RFP should have been implemented by the bidder and is operational for not less than minimum 1 year as on the date of RFP. Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India or globally.	Manufacturer's Authorization Form and confirmation from OEM that the proposed solution is implemented by the Bidder and is operational for more than one year to be furnished. Bidder should specifically confirm on their letter head in this regard as with Start and End date, project details and client references details.
13	The Bidder should have at least 1,000 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst (in Banking Domain etc.) – (excluding the resources in support and	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	Maintenance Activities) as on the date of RFP.	
14	The Bidder should have designed / developed / implemented banking technology solutions in Public/ Private Sector Banks in India or globally at least 2 areas: Mobile Banking, Internet Banking, Omni-Channel Platform, UPI.	Bidder should specifically certify in this regard on company letter head.

To Note:

- Attested photocopies of all relevant documents / certificates should be submitted as proof in support of the claims made. The bidder should provide relevant additional information wherever required in the eligibility criteria. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.
- Scheduled commercial banks do not include Small Finance Banks, Regional Rural Banks and Co-operative Banks.
- Either the Bidder on behalf of the Principal/ OEM or the Principal/ OEM himself can participate in the bid, but both cannot bid simultaneously for the same solution.
- If a Bidder submits a bid on behalf of the Principal/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.
- The proposed solution quoted in this RFP need not be the proposed version of the solution implemented in other Banks.
- Bidder is required to propose/ submit total Digital Banking Omni-Channel product with inbuilt framework of extension and not a framework to build digital banking capabilities.

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.

9.2 Technical Evaluation Criteria

- The Bidder has been found to satisfy all the qualification criteria and should present proof as mentioned in Eligibility Criteria.
- The software offered should meet all the technical specifications as stipulated in the bid.
- The technical bid submitted by the Bidder will be evaluated only if they fulfil the eligibility criteria. The technical bid evaluation will be done on a total score of 1,000. The proposal evaluation will be based on the evaluation matrix consisting of the following parameters.

S. No.	Evaluation Criteria	Maximum Marks	Minimum Marks	Minimum Passing Percentage
1	Technical Specifications	200	180	90%
2	Functional Specifications	300	210	70%
3	Bidder & OEM's Capability and Experience	150	105	70%
4	Technical Presentation	150	105	70%
5	Product Demonstration	200	150	75%
Total		1,000	750	75%

Bidders scoring at least the minimum score in each section mentioned in the table above and an overall score of 75% marks or more will be declared technically qualified.

However, during technical evaluation, if sufficient number of bidders do not qualify on the technical criteria as stipulated in the above table, Bank has the discretion **to relax the minimum passing percentage for any one** among the following parameters - Functional Specifications, Bidder & OEM's Capability and Experience, Technical Presentation, Product Demonstration by up to 5% subject to overall score being not less than 735 marks, for ensuring larger participation in the RFP.

Also, Bank at its sole discretion, reserves the right to cancel and go for retendering process and the decision of the Bank in this regard shall be final.

If only one bidder qualifies, Bank, at its discretion, may choose to open the commercial bid of the only bidder who qualifies. Bank may at its discretion also reject the proposal if any of the Bidders have provided wrong information in technical / functional specifications.

The evaluation of technical proposals, will be based on the following:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

S.No.	Technical Evaluation	Evaluation Methodology						
1	Technical Specifications (Max. Marks - 200 marks)	<p>The Bidder is required to submit the compliance for Technical Specifications. Bidders should score 90% in Compliance to Technical Specifications (Section-V – Part-I(i)). Marks would be awarded as follows:</p> <table><tr><th>Status</th><th>Marks</th></tr><tr><td>Yes</td><td>5</td></tr><tr><td>No</td><td>0</td></tr></table> <p>All the specifications listed in the technical specifications (Section-V-Part-I (i)) carry equal marks of 5 each. The maximum marks allotted under this category is 200 marks and minimum 90% marks will be required as eligibility under Technical Specifications Criteria.</p> <p>In spite of scoring 90% or above in the technical specifications, if the mandatory requirements of the technical specifications mentioned in Section-V-Part-I(i) are not complied, then the bidder shall be deemed as technically disqualified.</p>	Status	Marks	Yes	5	No	0
Status	Marks							
Yes	5							
No	0							
2	Functional Specifications (Max. Marks - 300 marks)	<p>The Bidder is required to submit the compliance for Functional Specifications. Bidders should score 70% in Compliance to Functional Specifications (Section-V-Part-I(ii)). Marks would be awarded as:</p> <table><tr><th>Status</th><th>Marks</th></tr><tr><td>Already Available in the Product (A)</td><td>3</td></tr><tr><td>To be Customized (C)</td><td>1</td></tr></table> <p>The total marks of 810 on the items in Section-V-Part-I(ii) will be scaled down to 300 marks.</p>	Status	Marks	Already Available in the Product (A)	3	To be Customized (C)	1
Status	Marks							
Already Available in the Product (A)	3							
To be Customized (C)	1							
3	Bidder & OEM’s Capability and Experience (Max. Marks - 150 marks)	<p><u>Bidder’s Experience:</u></p> <p>The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one or more Scheduled Commercial Banks / Payment Banks in India during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having</p>						

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

		<p>minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels.</p> <p>The platform should be operational for minimum of 1 years as on the date of bid submission. The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.</p> <p><u>Marks Awarded:</u></p> <p>Score will be awarded based on the maximum number of references / experience certificates submitted by the bidders. i.e. more weightage will be provided for every additional references / experience certificate submitted by the bidder highlighting their experiences.</p> <p>The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.</p> <p><u>OEM's Omni-Channel Banking Experience:</u></p> <p>The OEM's Omni-Channel Digital Banking Product should have been implemented in one or more Scheduled Commercial Banks / Payment Banks in India or any Bank Abroad during the last 5 years having a total business of more than 2,00,000 crores rupees as on 31.03.2021 (i.e. above 25 billion USD for Bank's Abroad), of which atleast one installation should be in India. The platform should be operational for minimum of 1 years as on the date of bid submission.</p> <p><u>Marks Awarded:</u></p> <p>Score will be awarded based on the maximum number and duration of references submitted by the OEM where the platform is deployed. More weightage will be provided for every additional references and duration of projects submitted by the OEM highlighting their experiences.</p> <p>The OEM to submit certificate from the Bank or copy of Purchase Order / Contract to the effect that the solution is implemented and working satisfactorily.</p>
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Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

		In case the bidder is the OEM, then marks of bidder and OEM will be awarded as per the count of credentials submitted forming part of Bidder & OEM's Capability and Experience.
4	Technical Presentation (Max. Marks - 150 marks)	All eligible bidders will be required to make presentations based on the Scope of Work (SoW) defined in the RFP. The bank will schedule the date and time of the presentations and communicate to the bidders. Failure of a bidder to provide presentation to the bank covering the functionalities expected in the SoW, may result in rejection of the bid.
5	Product Demonstration (Max. Marks - 200 marks)	All eligible bidders will be required to provide product demonstration covering at least 50% functionalities of the Scope of Work (SoW) defined in the RFP. The bank will schedule the date and time of the product demonstration and communicate to the bidders. Failure of the bidder to complete the demo to the bank covering at least 50% of SoW, may result in rejection of the bid.

- 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.

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.
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 0.005, then the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.
6. The scores of the bidders based on technical evaluation will be not be shared / communicated to the bidders.

9.4 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 directly to the 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(RA). The business rules and Terms & Conditions of Online Reverse Auction is furnished in Annexure - XVII.

10. 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

its own costs and expenses that are incurred while participating in the RFP, subsequent presentations, demos and any other meetings during the process.

11. 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.

12. 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.

13. 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. Broad Scope of Work – Integrated Digital Banking Omni-Channel Platform

Bidder is expected to provide Integrated Digital Banking Omni-Channel Platform on the following Scope of Work (SoW):

- 1.1.1. The Integrated Digital Banking Platform should be Universal Omni-channel Application built on an Open Architecture based API enabled Platform to provide a superior digital experience to Retail and Corporate customers of the Bank.
- 1.1.2. The platform to delivers a unified customer experience that acknowledges the previous touchpoints along the customer journey and the users should be able to avail all the banking operations from a website, mobile app (Android & iOS), bank's branch, call centre, self-service kiosks, or any other available channel.
- 1.1.3. Integrated Omni-Channel Digital Banking solution have the capability to support wearables as touchpoints to perform simple banking operations on the go.
- 1.1.4. The platform is required to deliver banking products and services to its customers through digital channels. Besides banking products & services, the bank is also looking to enhance customer experience by delivering other financial and lifestyle products / services, as per the defined scope.
- 1.1.5. The selected bidder will be required to build, operate and transfer the Integrated Digital Business Technology Platform to the bank, while continuing to manage the same.
- 1.1.6. The bank aims to achieve faster time to market with new digital initiatives.
- 1.1.7. Provide interfaces required to integrate the solution with other banking systems and applications and provide complete testing and required training and provide hand-holding support during roll-out.

1.1. Business Objectives:

- 1.1.1.1. By Implementing this Digital Business Technology Platform (DBTP), the bank is looking to achieve the following objectives:
 - 1.1.1.1.1. Acquiring new customers through digital mode with aggressive growth target of over 100% growth y-o-y over the next 3 years.
 - 1.1.1.1.2. 75% of the business mix of the bank should be acquired and serviced through Indian Bank 'Integrated Digital Bank'.

1.1.1.1.3. Make Indian Bank a preferred Bank in day-to-day life cycle of the customer through partnership with Fintech, payment gateways and e-marketplace.

1.2. Digital Business Process Design:

- 1.2.1.1. The successful bidder will provide advisory to the bank to draw the complete road map and execution plan of the proposed platform and use cases / journeys. Activities envisaged as part of Design are as follows:
 - 1.2.1.1.1. Define Business Case for the proposed Platform
 - 1.2.1.1.2. Define detailed business model with different monetizing options and operating model for Indian Bank 'Integrated Digital Bank'.
 - 1.2.1.1.3. Recommend the guidelines and guiding principles for digital business process design.
 - 1.2.1.1.4. Detailing of use cases, technology process for each journey - what are the touch points, what is the process flow, technology integration required.
 - 1.2.1.1.5. Understanding existing systems and recommend customisation required, if any, in those systems to ensure seamless interaction.
 - 1.2.1.1.6. Strategize and enhance online digital capabilities, focusing on a "Market Place" to fulfil and render services relating to customer's / prospective customer's daily needs and lifestyle needs.
 - 1.2.1.1.7. Identification of partners for various services to be rendered on the Platform.
 - 1.2.1.1.8. On-Boarding of identified partners on bank ecosystem while supporting bank team to run back-ground checks.
 - 1.2.1.1.9. Defining customer journeys to enable those services while linking with Bank Products and ancillary services.
 - 1.2.1.1.10. Ensure migration of user data from existing source systems to the proposed Omni-Channel platform, consisting of data mapping between the existing Internet and Mobile banking application vs the Omni-Channel platform and transform and load the data into the proposed Digital banking Omni-Channel platform.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.3. Customer Experience:

- 1.3.1. Excellent User Interface (UI) and User Experience (UX) is one of the key requirements. The bidder must have the team with requisite qualifications and experience.
- 1.3.2. The platform shall provide an Omni-channel experience to customers / users.
- 1.3.3. Consistent user experience and feature parity.
- 1.3.4. The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop offs or in case of exceptions.
- 1.3.5. All services necessary to provide a seamless digital experience to the customer need to be developed, called and integrated for the front-end experience of the user.
- 1.3.6. Ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.
- 1.3.7. Intuitive customer experience & journey led design to improve platform adoption.
- 1.3.8. The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.
- 1.3.9. The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical abilities as per existing standards.
- 1.3.10. The platform should support Logical navigation with proper semantic tags must be applied. System should notify content managers of potential accessibility problems (ex. missing alt tags, etc.) prior to page publishing. The customer should be able to complete any journey / use cases in minimum number of clicks as per EASE guidelines/ industry standards.
- 1.3.11. The data entry forms must be designed in guided wizard manner, so that users are able to capture the data accurately.
- 1.3.12. While designing any form for online and offline filling, Bidder must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms and offline forms.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.4. System Architecture, Self Service & Assisted Channels:

- 1.4.1. The solution should be in web-based technology supporting three tier architecture.
- 1.4.2. The platform should have capability to interface with various internal / external systems on web services messaging formats REST API/SOAP based with data formats JSON, XML, ISO etc.
- 1.4.3. The system architecture to be modular with separate modules to run independently.
- 1.4.4. The application should be able to support open source, server-side languages and client-side scripting/ programming languages.
- 1.4.5. System should be able to Extract, Transform and Load data from the source systems.
- 1.4.6. The proposed platform should be Big Data ready.
- 1.4.7. Bank wants to enable following channels for delivery of products and services to the customers:
 - 1.4.7.1. Mobile App including Lighter Version with limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.
 - 1.4.7.2. Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices.
 - 1.4.7.3. Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agent's/ business correspondents.
 - 1.4.7.4. Automated self-service kiosks, wearables devices etc.
- 1.4.8. The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels.
- 1.4.9. The customer should be able to complete a journey on one channel and should have a facility to complete the same on any other channel.
- 1.4.10. The platform should have the provision to on-board partners & configure service terms with minimal (or) no integration having Low Code / No Code functionality.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.5. Journeys / Use Cases: (Assets, Liability & 3rd Party (Insurance/ Wealth Management, Personal Finance Management etc.,))

- 1.5.1. The 'Integrated Digital Bank' will be a single stop for new customer onboarding, sales of banking products (assets & liabilities) through STP (or) near STP driven by Bank's operating model, banking services (financial & non – financial) for different segment of customers.
- 1.5.2. Journeys shall be designed by taking in to account all products and / or customers' Existing to Bank (ETB) / New to Bank (NTB).
- 1.5.3. The Platform shall be able to on-board NTB customers through integration with bank's existing E-KYC/ V-KYC systems or through Bank's partner.
- 1.5.4. The bank will tie-up with Fintech partner(s) / Bidder (s) to enable End to End automation of Loan Application Process for different Loan Products (across segments like Retail, MSME, Agriculture and Corporate). The proposed Platform should be able to integrate with these Fintech partner(s) / Bidder (s) through APIs to enable the customers to initiate the loan application process on Indian Bank 'Integrated Digital Bank' platform.
- 1.5.5. Platform should have in-built Business Rules Engine (BRE) and workflow to assist the Bank in decisioning digitally.
- 1.5.6. The ability to configure dynamic rules across products which remain flexible and adapt based on pre- defined / identified scenarios.
- 1.5.7. Platform shall provide facility for Geo tagging.
- 1.5.8. In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial Marketplace) and non-financial lifestyle products & services (Lifestyle Marketplace).
- 1.5.9. The bidder shall closely work with the bank in identification of such 3rd party service providers and will be responsible for integration with the proposed platform. However, the bank will directly enter into any agreement (including commercial arrangement) with these partners directly.
- 1.5.10. Financial Marketplace enables sales of Third-Party Financial Products:
 - 1.5.10.1. Analytics driven, personalized, intuitive next-gen interface which act as a single-stop to showcase Financial Products of Indian Bank, its associates and Partners.
 - 1.5.10.2. Provides user interfaces for product selection, calculators, lead capture, lead status tracking, customer on-boarding and redirect to core systems for financial transactions.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- 1.5.10.3. Lifestyle Marketplace for offering third party e-commerce products / services
 - 1.5.10.4. Transact, integrate and operate with range of business partners from ecommerce sites, merchants and third-party service providers such as Bancassurance, Wealth management, Education, etc.
 - 1.5.10.5. Leverage industry standard off-the-shelf platforms of ecommerce, Partner Portal.
 - 1.5.10.6. Enable quicker online presence for merchants who don't have online presence.
 - 1.5.10.7. Easy bundling of Bank's Financial and digital banking offers with Bank's marketplace partners.
 - 1.5.10.8. Simple intuitive user interfaces for quick registration, product search, ease of payments, Front End ecommerce portal integrates with partner eco-system for order fulfilment, invoicing.
 - 1.5.10.9. White-labelling supplier products.
 - 1.5.10.10. Integration with partner's online site so that partner can do order fulfilment.
 - 1.5.10.11. Engage visitors with advanced catalogue browsing experience. Offer Personalized offers (financial, banking, and marketplace) with Layered Navigation and Contextual Search.
 - 1.5.11. Alert management to leverage opportunity to market the right product & services
 - 1.6.11.1 The platform should have capability of SIM binding / device binding based on mobile / device properties.
 - 1.6.11.2 The platform should be integrated with Bank's EFRMS System for providing real-time / near-real time alerts and take action based on the risk score returned by EFRM System.
 - 1.6.11.3 The platform should support Step-Up authentication feature and provide appropriate authentication mechanism based on the risk assessment of the customer / user profile in EFRMS system.
 - 1.5.12. In order to bring significant value to the bank and also to ensure feasibility of implementation in short timeline, the bank has defined a **"Minimum Viable Product (MVP)" functionality set.**

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.5.13. The MVP scope can further be sub-divided into four phases of delivery i.e., MVP-I, MVP-II, MVP-III and MVP-IV based on the mutual agreement between the bank and the successful bidder. The MVP scope is described below:

MVP#	Services / Functionalities (Detailed list as per para 1.6.14)	Timelines
I	<ul style="list-style-type: none"> a) General Banking Operations b) Profile Management / Settings c) Help, Grievances & Customer Feedback d) Customer Onboarding e) Back Office – Admin Module 	T+9 months
II	<ul style="list-style-type: none"> a) Corporate Banking b) UPI Services c) Debit Cards / Credit Cards d) NETC FASTag e) Third Party Integrations - Wealth Management / Merchant Aggregators f) Back Office – Admin Module 	T+12 months
III	<ul style="list-style-type: none"> a) Personalization Services b) Government Business Module c) Bharat Bill Payment Services (BBPS) d) ASBA & DEMAT e) Tablet Banking Services f) Back Office – Admin Module 	T+15 months
IV	<ul style="list-style-type: none"> a) Forex / NRI Banking b) Rural Lending Services c) Analytics d) Reward Points 	T+18 months
	Continuous Development through Digital Centre of Excellence (DCOE)	After completion of MVP-IV

* Where T is the date of Signing the Contract by the successful bidder

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.5.14. List of functionalities / services that the bank is looking to implement in Indian Bank 'Integrated Digital Bank' is given below. Any other functionalities / journeys / use cases to be implemented in addition to the scope defined in MVP, will be mutually agreed between the bank and successful bidder under the 'Continuous Development' phase under Digital Center of Excellence (COE) model (as defined in section 1.7).

#	General Banking Operations	MVP Phase
1	Activate/ Deactivate, Deregister - Mobile Banking / Internet Banking	I
2	Change / Select Language	I
3	Customer Accounts 360 degree view- A comprehensive dashboard which provides full insight on relationship with INDIAN BANK	I
4	Account Summary - View details of Savings A/C, Loan A/C, Term Deposit, OD/OCC A/C - View Account Number, Type, Credit Balance, Debit Balance, Book Balance On click of Account number: Display Account Type, Account Number, Account name, Primary CIF, Branch code, Branch Name, Current Balance, Un-cleared Amount, Amount on Hold, Total Available Balance, Interest credited till Date.	I
5	View transaction history: Post Date, Value Date, Description, Debit, Credit, Balance, Option to show more/ less	I
6	Statement of Accounts (m-Passbook) – Current & Previous Months (including history transactions). For Net Banking (e-Statements) - Format Type (XML, PDF, DOC, XLS, TXT, FILE, MT940), Download Type (Instant Download - 1 month txns. or Max. 300 txns., Scheduled Download - upto 12 months txns.) configurable by Bank.	I
7	TDS Inquiry & Certificate, Provisional (Home), Education, Loan Int Cert, Deposit Interest Cert, Balance certificate, Form 15G & 15H & Form 16A, Form 26AS, AIS, Pension Slip	I
8	Door Step Banking (DBS) Service Requests	I
9	Account transfer to another branch (Home branch change)	I

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

10	Balance Summary- Consolidated Summary of Accounts (CASA / Deposit A/cs and Loan A/cs)	I
11	Dashboard with insights – Personal Finance Management (PFM) & personalization	I
12	Cheque Services - Request for cheque book, Cheque book Status & Stop Cheque, revoke Stop Cheque	I
13	View Deposit Interest rate	I
14	Master Update - PAN, e-Mail, Nominations, Mobile Number	I
15	Address update (Permanent/Correspondence)	I
16	Update KYC (e-KYC / Video-KYC)	I
17	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, Virtual Accounts & Multi Utility Payments	I
18	Beneficiary Management- Add/ Modify/ Delete/ Enquiry - Personalize Limit	I
19	Schedule Transactions, Favourite Transactions, Quick Transfer w/o Beneficiary, Recent Transfers, Repeat payment,	I
20	Standing Instructions Management	I
21	View Past Transfers	I
22	Pending transaction at any channel - Payment and Inquiry	I
23	Option to add a personal note for a transaction & Transaction Categorization for PFM	I
24	Donation Payments (PMNRF)	I
25	Pay to Contact (Mobile Number based transfers)	I
26	Online all type of Deposits(e-TDR) - Opening, Closure, Part Closure, Pre-Closure,	I
27	Loan/TD premature closure	I
28	NACH Cancellation & Inquiry - Transactions Inquiry and future payments	I
29	OD Against FD & Closure	I
30	Cheque Positive Pay	I
31	Digital Life Certificate, View Pension Slip	I

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

32	Foreign Currency Inward Remittance	
33	Online Income Tax return filing	
34	Generate CIBIL Score	
35	Display Deposit calculator/ Loan EMI calculator	
36	Display penalty amount on pre-mature closure of TD/RD	
37	Provision of link for Digi-Locker facility	
38	e-mandate (eNACH) registration / modify / cancel	
39	Display of safe deposit locker availability/ vacant position	
40	Mobile token Registration and Maintenance, Password Management profile maintenance	
41	Tax Module - Payment, Challan Generation, State, Central, GST, etc.,	
42	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms	
	Profile Management / Settings	
1	View Profile, update Profile photo	
2	Change Login Password	
3	Change Transaction Password	
4	Change User ID (only one time)	
5	Aadhaar Seeding / De-seeding	
6	Master Updation – PAN, Mobile Number, e-Mail ID	
7	Transaction Lock / Unlock	
8	Forgot Transaction Password	
9	Set / Reset Secret Question	
10	Login History	
	Help, Grievances & Customer Feedback	
1	In-app screen help / Help Videos	
2	Contextual help	

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

3	Help / FAQs	I
4	WhatsApp Banking, Chatbot	I
5	WhatsApp notifications	I
6	View reported issues	I
7	Integration In-app rating and feedback	I
8	Show RM details, Connect with Contact Center / Call Center	I
9	View sitemap	I
	Customer Onboarding	
1	Onboarding of new Customers (e-KYC / Video KYC) for Saving Accounts, Current Accounts	I
2	Credit / Debit Cards	I
3	Loans – Retail, Agri., MSME, Corporate with interfaces to Lead Management System (CRM) and Loan Origination System.	I
	UPI Services	
1	Send Money	II
2	Collect Money	II
3	Pending Collect request	II
4	UPI Mandate	II
5	Manage UPI ID	II
6	Frequently transactions / Repeat Transactions	II
7	UPI transaction history	II
8	Block / Unblock UPI ID	II
9	Recurring Mandate - Auto Pay	II
10	UDIR (Online dispute Resolution)	II
11	Blocking and unblocking of UPI services	II
12	GSTIN Transactions	II
13	Pay to Contact through UPI	II
14	UPI checklist of PSP- deregistration of UPI accounts	II

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

15	UPI- Internationalization	II
16	UPI Prepaid	II
17	Cash at merchant	II
18	Register as Merchant	II
19	Generate QR code	II
20	Favourites UPI transaction	II
21	Scan & Pay and also pay by QR from Phone gallery	II
22	Vouchers in UPI	II
23	e-RUPI Redemption	II
24	Integration with Merchant billing system	II
25	UPI Transaction Statement download for Merchants	II
26	Dashboard for UPI Merchants for transaction monitoring	II
27	BHIM Aadhaar Pay - Merchant on-boarding	II
28	BHIM Aadhaar Pay Transactions	II
29	BHIM Aadhaar Pay Reports	II
30		
	Corporate Banking	
1	User Registration and Login	II
2	Dashboard, Account Overview and Statements	II
3	Fund transfer request, Funds transfer Intra Bank & Inter Bank	II
4	Service requests	II
5	Term Deposits / Renewal	II
6	Collection Solutions	II
7	Supply Chain Management	II
8	Trade Finance Services like LC, BG, Inland Bills, Export Bills, Forward Contracts Remittances etc.	II
9	Corporate Payments	II
10	Cheque Status Enquiry	II
11	E-Statements	II
12	Tax Payment Approval	II

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

13	View Approval Queue	II
14	Bulk file upload (Including Salary Upload)	II
15	Set Transaction rights	II
16	Approve/Reject Upload file & Beneficiary	II
17	View / Pay pending approval queue	II
18	View Incomplete Request	II
19	Assisted Mode of Application	II
20	Corporate Recon – Facility for Statement Download in MT940 / MT942	II
21	Statement in different downloadable formats - XML, PDF, DOC, XLS, TXT, CSV	II
22	Beneficiary Management- Add/Modify/Delete/Enquiry- Personalized Limit	II
23	Open API (Centralised Payment Management System)	II
24	Corporate Admin – Set Time Restrictions for Login, Enable/ Disable Users	II
25	Single User mandate / payments	II
26	Approval based Bill Payment facility	II
27	Dashboard for POS Merchants for transaction monitoring	II
28	PFMS Transaction Status Enquiry	II
29	PFMS EPA (Electronic Payment Advise) Authorisation	II
30	View / edit GST Number	II
31	Administration Module: Administrative access based in user's profile, maker checker facility, audit trail, audit inquiry, workflow setup, role-based authorization, corporate user creation, limit setup, enable/disable users, mobile number change etc.,	II
	Debit Cards	
1	Display all Cards as Card image to select - including Virtual Debit Card	II
2	Manage Card- Enable / Disable Card, Hotlist Card	II
3	Set Debit Card PIN – Green PIN	II

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

4	Card replacement/ reissue/ upgrade, Add-on card	II
5	EMI conversion, Standing Instruction on Cards	II
6	Set Card limit / Set channel wise limits	II
7	Channel Payment Settings – ATM Withdrawals / POS / eCOM, NPS, Cash@POS	II
8	Offers & Discounts on the Card	II
9	Card Management –Enable / Disable International Access	II
10	Raise fraud dispute	II
	Credit Cards	
1	Summary, Expenses Dashboard with bar/chart/graph with further drill down to sub-categories	II
2	Register for Auto Pay	II
3	Block/Unblock, Hotlist, PIN change, Green Pin	II
4	Card replacement/ reissue/ upgrade, Credit limit increase, Add-on card, Manage Card, Manage Credit limit	II
5	Track my application	II
6	Refer Credit Card	II
7	One Time Balance Transfer	II
8	EMI conversion, Standing Instruction, Personal loan (within limit)	II
9	Enable/disable email/Paper bill statement	II
10	Raise a fraud dispute	II
11	Offers & Discounts on the Card	II
12	e-Mandate, Request	II
13	Pay Bill	II
	NETC FASTag	
1	FASTag On-boarding for Retail / Corporate Customers	II
2	FASTag Wallet Recharge	II
3	FASTag Wallet Statement	II

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	Third Party Integrations - Wealth Management / Merchant Aggregators	
1	Mutual Funds& SIP's	II
2	Sovereign Gold Bond	II
3	Purchase of Insurance Products	II
4	Digi-Gold	II
5	e-Tax Filing	II
6	Travel Bookings – Flight, Hotel, Bus, OLA, etc	II
7	Online Shopping	II
8	Integration with IRCTC	II
9	Integration with Merchant Aggregators (list provided below)	II
10	Integration with Central / State Tax / Treasury payments	II
	Personalization Services	
1	Colour coding: Colour coding for debit and credit figures statement	III
2	Transaction grouping: Customer originated grouping of default transactions.	III
3	Beneficiary personalization: Customer personalized default beneficiary list.	III
4	App Update: Force update / Auto update of the application as per OS version and intimation of the new update availability	III
5	Limit settings: Provides an option to set limit/capping on value and volume of transaction per day/ week/ month/ quarterly/ half yearly/ yearly at application level	III
6	Video Call: Fix call with Bank / App users	III
7	Product Demo: Customer education through product demos	III
8	Call Back Facility: Engage customer with support services	III

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

9	Weather information: Push weather and important context sensitivity news	III
10	Enable/ Disable: User defined option to Enable or disable features	III
11	Application Preferences: Application capability to allow customer to tag the locations/ preferences as per his/her preferences.	III
12	IFSC search / Lookup: Search of IFSC and Bank details lookup, Contact Us, Displays contact details of the Bank	III
13	Social Media: Provides links to social media pages	III
14	FAQ: Provides access to Frequently Asked Questions, Offers Displays promotions currently being offered,	III
15	Rewards: Points as per the master parameter for various type of transaction.	III
16	Personal Finance Management/ Dashboard: Provide option in App to view transactions in graphical form	III
17	Sync Accounts: Provides option to update new accounts, update closed accounts,	III
18	Personalization: Provides option to personalize menus and functionality as per customer choice	III
19	Accessibility Features: <u>Low / Visually Challenged – Facility for Voice over</u>	III
20	Finance Management/ planning: Provide option for finance management savings, loan, etc.,	III
21	Push & In-App: Drive attention and traffic	III
22	Messages: Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc,	III
23	Rate App: Provides option to rate the App and option to ask user for rating.	III
24	Refer/ Invite/ share app to a friend / contact: Allows customer to refer friend from phonebook or email, new number about our App.	III
25	Mobile Ads: Placeholder to display dynamic content as per parameter defined.	III

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

26	Widgets: Displays the balance for the primary account, scheduled payments, etc.,	III
	Government Business Module	
1	Open Jan Dhan Accounts, PMAPY	III
2	Atal Pension Yojana	III
3	Pradhan Mantri Jeevan Jyoti Bima Yojna	III
4	Pradhan Mantri Suraksha Bima Yojana	III
5	Pradhan Mantri Mudra Yojana	III
6	Jeevan Pramaan for Pensioner	III
7	Senior Citizen Savings Scheme (SCSS)	III
8	Sukanya Samridhi Yojana	III
9	Open Public Provident Fund (PPF) Account	III
10	Open New Pension Fund (NPS) Account	III
11	Kisan Vikas Patra / National Savings Certificate Scheme	III
12	National Savings Time Deposit Scheme	III
13	National Savings Monthly Income Account Scheme	III
	Bharat Bill Payment Services (BBPS)	
1	Bill Payments through non-INDIAN BANK accounts & UPI Intent call	III
2	Pay Link - Similar to Intent call & Standing Instructions	III
3	Recent bill history with Repeat option	III
4	Bills Due / Bill Split	III
5	Quick recharge	III
6	Add/ Manage biller	III
7	Biller Categories like Mobile prepaid, Electricity, DTH, Mobile post-paid, Credit Card, Mutual Funds, FasTag, Landline, Gas, Insurance, Water, Broadband, Donations, Property tax, Rental payments, Subscriptions (additional categories to be enabled dynamically when enabled by NPCI)	III

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

8	BBPS Dispute Resolution	III
	Tablet Banking Services	
1	Customer Enrolment using e-KYC through Biometric Authentication and IRIS authentication (if permitted in future)	III
2	AEPS On-us/Off-us withdrawal cash transactions	III
3	Deposit / Withdraw Cash	III
4	Aadhaar Seeding / / De-seeding	III
5	BBPS – Utility Bill Payments	III
6	Third Party products, Insurance Schemes enrolment	III
	ASBA & DEMAT	
1	ASBA Summary: List & Details of IPOs applied, Current Holdings, Statement, etc., Apply IPO/ FPO, View Application Status, Modify/ Cancel IPO application	III
2	Certificate of Balance, view DEMAT details, loan against shares etc.,	III
3	ASBA Management - IPO/FPO	III
4	DEMAT & Trading – Online Demat / Trading account opening	III
	Forex / NRI Banking	
1	NRI Savings & Deposits, FATCA Declarations	IV
2	Remittance (LRS)	IV
3	Issuance of Forex Cards	IV
4	Loading of Forex Cards	IV
5	Forex Cards Management	IV
6	Form A2	IV
7	Letter of credit Inland (Import)	IV
8	Advance Payment for Import of Goods	IV
9	SBLC Application	IV
10	Packing Credit Rupee & FC Application	IV

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

11	Import Bill Payment Letter	IV
12	Forex card rates	IV
	Rural Lending	
1	Loans: Farm Mechanisation, Poultry, Irrigation, Dairy, Solar Pump, Tatkal, Farm Produce	IV
2	Kisan credit card Renewal	IV
3	Term Loans	IV
4	Agri Marketplace to buy/sell crops	IV
5	Personalized weather alerts	IV
6	Mandi Prices	IV
7	Notification by government, agricultural agencies, etc	IV
8	Crop Advisory	IV
9	Soil testing services	IV
10	Rent farm equipment	IV
11	Crop insurance	IV
12	Buy Agri. inputs	IV
13	Crop health service	IV
	Reward Points	
1	Loyalty Points Earning Scenarios like New Customer Registration, Registration Referral, Bill Pay, UPI, Shopping etc.	IV
2	Rewards Dashboard	IV
3	Redirection to rewards store for points redemption	IV
4	Policies, T&Cs	IV
	Back Office – Admin Module	
1	Enable / Disable Menu	I
2	Label Changes	I
3	Adding and removing icons	I
4	Mobile banking reports	I

Ref: CO/TMO/DBOC/01/2021-22
Date: 28/01/2022

5	Device / SIM binding reports	I
6	Error code, error message configuration	I
7	Customer Enrolment – Addition / Updation / Deactivation / Activation	I
8	Bulk User Enrolment & Group Configuration through File Upload	I
9	System Parameter Configuration – Configure Time Validity, Session Validity, Secret Key Generation for merchant onboarding	I
10	Account Type configuration / Product Type Configuration / Limit maintenance	I
11	RTGS / NEFT – Holiday Configuration, IFSC Upload, RTGS / NEFT Status enquiry	I
12	View Log - Transaction Log / Session Log / Error Log / Audit Log	I
13	PIN Mailer Generation / Tracking	I
14	Password Policy Configuration - Login / Transaction passwords (Password Length, Format, Validity etc.)	I
15	OTP Configuration - Configure OTP parameters (size, no of unsuccessful attempts, timeout, etc.)	I
16	Content management & banner management of the App	II
17	Vernacular Language Enablement	II
18	Bulk SMS Generator, Maintenance Banner Display	II
19	Branch Relationship Manager (RM) Module – For Branch related User Admin activities	II
20	Corporate Banking Group Configuration, User Configuration, Services Mapping, Role Mapping, Approver Matrix management, Limit mapping for maker / checker, Matrix Migration (Add / Modify / Delete)	II
21	Grid Administration - Generate authentication grid, Format, Expiry	III
22	PKI Configuration - PKI Enrollment/ Register PKI / De-register PKI	III
23	Holiday Configuration for all Central / State Tax Payments	III
24	Reports, Scroll files & Recon file generation for Tax Payments & merchant integrations (minimum 100 nos.)	III

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.6 Existing Integrations with External Business Partners (EBPs):

External Integrations	
List of Merchant Aggregators	<ol style="list-style-type: none"> 1. Atom Tech Utility/ Broker Payments 2. Bill desk 3. CC Avenue 4. Razorpay 5. SBI ePay 6. PayTM 7. PayU 8. FSS 9. TechProcess 10. Cashfree 11. Airpay 12. Sabpaisa 13. SafexPay 14. Angel Broking 15. Times Money
List of Third-Party services	<ol style="list-style-type: none"> 1. MCA Payments 2. Indbank Merchant Banking Services Payments (IBMBS) Payments 3. TNEB Payments 4. IRCTC Payments 5. BillDesk - Universal Bill Presentment & Payment (UBPP) Services 6. Maharashtra CST/VAT Collections 7. Port Community System (PCS) 8. Tamil Nādu VAT Collections 9. Multi-Utility Payments 10. Puducherry VAT Collections 11. Orissa VAT/CST Payments 12. Delhi VAT/CST Payments

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	13. Karnataka Commercial Tax Payments 14. ICEGATE Online Payments 15. RTO Online Payments 16. Prime Minister National Relief Fund 17. West Bengal Grips Payments 18. Maharashtra Virtual Treasury Payments 19. UAE Exchange 20. Andhra VAT 21. Tamil Nadu Registration (TNIGRS) 22. Tamil Nadu Prohibition and Excise 23. Kerala e-Treasury 24. Khajane-II (Karnataka Virtual Treasury) 25. Puducherry Excise 26. EPFO 27. GSTN Payments 28. Telangana VAT 29. CBDT – TIN2.0
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1.7 Existing Integrations with Internal Systems / Applications:

Internal Integrations
1. CBS 2. ATM EFT Switch 3. SMS Banking 4. UPI 5. Hardware Security Module (HSM) 6. SMTP Server 7. IMPS Engine 8. Proxy Servers (GST, SMS gateway etc.) 9. Public Fund Management System 10. Trade Finance System 11. BBPS engine

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

12. Prime Minister's National Relief Fund
13. Pension portal
14. Call centre
15. Debit Card Management System (DCMS)
16. E-KYC / V-KYC
17. Banks Middleware Server
18. Enterprise Fraud Risk Management System (EFRMS)
19. Loan Origination System (LOS) / Lead Management System (LMS)
20. Document Management System (DMS)

* Bidder to integrate with any future upgrades of our IT Systems & Solutions

1.8. Digital Centre of Excellence (DCOE)

- 1.8.1. After the go-live of Minimum Viable Product (MVP), the bank intends to continue the journey of Digital Transformation by continuously adding customer journeys / use cases on the proposed Indian Bank 'Integrated Digital Bank' platform.
- 1.8.2. For this purpose, the bidder needs to provide continuous development, enhancement and innovation capability as per the project roadmap and requirements approved by the Bank.
- 1.8.3. The bidder needs to set up a bespoke team for the bank with relevant skills sets. The team should comprise IT PMO, Design Thinkers with Process Expertise, UX Designers, Business Analysts, Architects, Software Developers, DevOps Engineers, Agile Squads as per the project roadmap and requirements approved by the Bank.
- 1.8.4. Post MVP go live, the bidder is expected to provide support for all the MVP journeys. The team should provision for skills sets to enable bank in following areas:
 - 1.8.4.1. Interactive and visual design, user Interface, customer experience
 - 1.8.4.2. Digital process design / redesign
 - 1.8.4.3. Building / developing new case to support enterprise-wide mobility
 - 1.8.4.4. Expertise to envision, enable and prototype new trends and innovations that can impact the bank's business

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.8.4.5. Building / integration with AI / ML / Block chain capabilities to transform interaction with customers, automation / optimization of processes, empowerment of bank's branches / agents
- 1.8.5. The team should be fully self-sufficient team capable of designing, building and testing use cases across banks lines of businesses and functions.
- 1.8.6. In doing so, Bidder have to ensure optimal usage of Bank's existing technology stack, Infrastructure, software, Licenses/ EULA and supported open-source technology.
- 1.8.7. The development / customization work carried by the Bidder (s) will be subject to unit testing, system integration testing & user acceptance testing and security audit as applicable. However, no additional fees / charges would be payable by the Bank for the rectification of errors detected during the testing / audit process / post production.
- 1.8.8. The bidder needs to quote the per person per day rate for the following roles in order for the bank to arrive at the cost of implementation of subsequent phases after MVP – I to IV. The bank and the successful bidder will mutually agree on the scope of each such phase and the effort (person days) required for implementation of subsequent phases (after MVP- I to IV).
 - 1.7.8.1. Program Management – Program Manager/ PMO Lead/ Analyst
 - 1.7.8.2. Architecture - Enterprise Architect/ Solution Architect/ Security Architect
 - 1.7.8.3. Agile - Scrum Master/ Agile PM
 - 1.7.8.4. Product - Business Analyst
 - 1.7.8.5. Design – UI/ UX Development and Testing Engineers
 - 1.7.8.6. Engineering – Development, Testing, Security, DevOps and Digital and Emerging Technologies – Engineers/ Leads.

1.9. Analytics & Reporting:

- 1.9.1. The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank. These reports (minimum 100 nos.) / MIS / dashboards will include but not limited to:
 - 1.9.1.1.1. Expertise with exposure to TCS Bancs24 CBS Application.
 - 1.9.1.1.2. Standard user level task views / dashboards and allow configurations of the views as may be needed by the Bank.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.9.1.1.3. End to end journey view by customer, customer groups, branches, zones, regions as per the specifications of the Bank.
- 1.9.2. Platform must include in-app analytics to measure user engagement across messaging channels, mobile, websites, applications, journeys etc.
- 1.9.3. Platform must capture real-world business events, such as when a customer places an order or dropped off from app etc. - using Event-Driven Architecture (EDA) – with required infrastructure setup based on Bank's approvals.
- 1.9.4. Platform must provide robust integration layer for integrating into a Bank's existing analytics packages, proposed CRM systems or any other internal systems for easy data exchange for analytics use-cases.

1.10. Technology Support:

1.10.1. Integration:

1.10.2. Following is the list of integrations that will be required for completion of use cases / journeys

- 1.10.2.1. Bank's Internal systems like Core Banking System (TCS Bancs), proposed CRM System, Enterprise Fraud Risk Management System (EFRMS), Government Business Module, Mobile Banking Application – API Management layer, Middleware Server, SMS Gateway, 2FA system, UPI system, APIM/ EAI, Credit Card system, Loan Origination System(LOS), Lead Management System(LMS), IMPS/ NEFT/ RTGS, DEMAT, Financial Inclusion (FI) Gateway, Document Management System (DMS), ATM EFT Switch Server, BBPS, Debit Card Management System (DCMS), Trade Finance System.
- 1.10.2.2. External Systems like Fintech service providers, Account aggregators, e-commerce partners, e-commerce aggregators, third party financial products/ services partners, government services like UIDAI, PAN, 3rd party payment services provider's Corporate customers' systems.
- 1.10.2.3. Social and Digital channels.
- 1.10.3. The System should have the ability to integrate with new age banking channels with live chat/ WhatsApp/ Website/ Chatbot solutions.
- 1.10.4. The Bank will provide the required APIs for Automating Lending journeys and for required integration with bank's internal systems.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.11. Architecture proposed:

- 1.11.1. The proposed Platform should use a multi-tier (minimum 3-tier) architecture for the main application using cloud-native architecture using on premise environment including web & touch enabled user interface.
- 1.11.2. Ability to change a feature / journey for enhancing customer experience through loosely coupled architecture.
- 1.11.3. Quick time to market with new functionalities/ capabilities.
- 1.11.4. Platform should be capable of vertical and horizontal scaling, high availability to be able to cater to growing dynamic user base & transactions
- 1.11.5. Micro services-based platform that enables decoupling & flexibility in deploying new feature/capabilities.
- 1.11.6. Containerized platform for horizontal & on demand scalability with immediate response time, based on request volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit (of below 70% utilization of CPU/Memory/Storage).
- 1.1.1. Architectural ability to process large volume of messages/ events.
- 1.1.2. Architecture should be fault-tolerant with low granularity observability.
- 1.1.3. The platform should provide building various User Interface (UI) having Low Code builder capabilities.
- 1.1.4. For digital commerce, the system APIs must support synchronous and asynchronous interactions as required.

1.12. DevOps & Test Automation

- 1.12.1. The Bidder should use agile, cloud native delivery model and leverage DevOps for the same.
- 1.12.2. The bidder should be able to continuously build, test and deploy functionality for rapid time to market.
- 1.12.3. End to end advanced monitoring using centralized log management to enable proactive alert and incident management.
- 1.12.4. The Bidder should also provide and implement version control tool.
- 1.12.5. The Bidder should be able to automate the release and delivery of applications, shortening the delivery lifecycle, streamlining manual processes, and accelerating team velocity.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- 1.12.6. Source code management which enables coordination, sharing and collaboration across the development teams.
 - 1.12.7. The Bidder should enable teams to package their applications and dependencies and build artefacts with ease to ensure DevOps acceleration with automated software pipelines
 - 1.12.8. The Bidder will build the test automation capability; design, implement, roll-out & support. It is required to deliver a very robust fault tolerant, responsible and performant system.
 - 1.12.9. The Bidder should be able to automate unit testing, functional testing and non-functional testing (e.g. performance test, security test) and integrate them into the pipeline.
 - 1.12.10. Ability to orchestrate and manage development and test environments and support and manage Container based platform.
 - 1.12.11. Daily/ Scheduled runs of automated scenarios to enable faster feedback mechanism. There should provide a continuous monitoring and feedback mechanism.
 - 1.12.12. There should be able to a common comprehensive reporting dashboard as part of “continuous measurement” to enable the Bank to monitor the adoption and implementation.
 - 1.12.13. Automation of different levels should be covered (Mobile, Web, DB, API, UI/UX etc.)
 - 1.12.14. Test environment, should cater for on-demand upscaling and downscaling for testing and ensuring robustness for concrete Continuous Integration (CI)/ Continuous Deployment (CD) pipeline.
 - 1.12.15. Integration with monitoring and analytics tool for the product, which can help determine performance metrics, event monitoring for infrastructure and cloud services if any.
- 1.13. Other requirements**
- 1.13.1. The Platform should allow an administrator to run vulnerability and compliance scans provide remediation
 - 1.13.2. The proposed software components should be less infrastructure / less resources hungry.
 - 1.13.3. The system design should be 100% assured delivery of transaction. There should not be any loss of messages.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.13.4. The containerization platform should provide logging and monitoring capabilities. It should also provide application developer console and IDE for developer console.
- 1.13.5. The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.
- 1.13.6. The Bidder will build the test automation capability; design, implement, roll-out & support. It is required to deliver a very robust fault tolerant, responsible and performant system.

1.14. Security

- 1.14.1.1. Bidder to ensure security is included in the design such as encrypt all communications (using https or transport layer security), authenticate all access requests, don't hard code certificates, passwords or any form of secrets within the code, define the Use DevSecOps tools designed for Micro Service architecture environments to scan code as it is developed.
- 1.14.1.2. Also, following factors as part of the implementation –
 - 1.14.1.2.1. Isolation,
 - 1.14.1.2.2. API Security,
 - 1.14.1.2.3. Container Security Solutions for Micro-Services Architecture,
 - 1.14.1.2.4. Application Images,
 - 1.14.1.2.5. Registry,
 - 1.14.1.2.6. Orchestration,
 - 1.14.1.2.7. Container,
 - 1.14.1.2.8. Host OS,
 - 1.14.1.2.9. Securing containers must harden the CI/CD pipeline, etc.,
- 1.14.1.3. APIs and strictly make sure all communications comply.
- 1.14.2. Bidder must harden the Continuous Integration/ Continuous Deployment (CI/CD) pipeline so that everything that runs through it can be considered secure by Host Hardening, Mandatory Access Controls, Secure Computing Mode Profiles, Secrets Management, Software Composition Analysis, Authorization Between Micro Services, Resilience, API Gateways, Risk-Based Controls etc.,

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.14.3. Bidder to follow industry best practices to power Micro Services Architecture by setting up a Platform Ops Team, explore technologies for managing micro Services environment and explore the use of observability tools and patterns to receive meaningful insights on the state of application.
- 1.14.4. The Platform should check/record/verify authentication of source of each transaction like user IDs, IP address, Mac address which is required for audit purpose.
- 1.14.5. The Platform should have the capability of logging successful and unsuccessful authentication attempts. The Platform should be able to log successful and unsuccessful authorization events.
- 1.14.6. The platform to have strong (no proprietary) authorization controls. Platform to have controls for prevention against unauthorized data access and distribution. User and Admin access control management to be provided as part of Platform. Access control to be based on least access privilege principle. Bank or team assigned by bank will be reviewing all access controls mechanism defined. The Bidder can utilize the existing security tools available with the Bank.
- 1.14.7. While developing the interfaces, the Bidder must ensure and incorporate all necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards and Digital Payment Security Controls of RBI to maintain confidentiality, integrity, and availability of the data.
- 1.14.8. Wherever applicable, the Platform to have strong file level validation controls for size, type, and content. Files to be scanned for any malicious content through an antivirus.
- 1.14.9. The file store locations need to be secured. Standard cryptographic controls to be supported. All Encryption keys to be stored in secured location with limited access.
- 1.14.10. The Strong encryption to be applied for data while in transit or rest.
- 1.14.11. The platform should connect to Bank's HSM for generation and validation of PIN / passwords.
- 1.14.12. All applicable API security controls should be in place as per the industry best practices such as OWASP.
- 1.14.13. Bidder should provide the support for integration of the application with Web Application Firewall (WAF), Intrusion Prevention System (IPS) and provide the requisite details to WAF, IPS Teams for implementation of the same.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.14.14. The bidder should provide support for integration of Application with security systems such as SIEM (Security Information and Event Management) and DAM (Database Activity Monitoring). Further, provision to add Web & Mobile app logs to be integrated with SIEM.
- 1.14.15. The bidder to provide full support in implementation and maintenance for the open-source technologies with Enterprise support.
- 1.14.16. The system to be fully compliant with ISO27001 controls, PDP/GDPR, PA-DSS guidelines.
- 1.14.17. The bidder to provide the list of all open-source libraries being used in the platform. None of these should consist of any malicious code/script. All such libraries/code to undergo Static App Security Testing - Static Code Analyzer SAST scan by the bidder. The Bank will engage external IT Security agencies for VAPT.
- 1.14.18. Static application security testing and dynamic application security testing should be conducted by the Bidder for any change request involving a design or code change. All gaps identified will be fixed by Bidder prior to go-live.
- 1.14.19. Bank reserves the right to conduct further security testing of the source code and the system by either BANK personnel or another party. Any gaps identified during this testing will be fixed by Bidder at no extra cost to Bank.
- 1.14.20. Bidder shall disclose all the permissions that the application needs on the device with supporting reasons thereof.
- 1.14.21. Bidder will ensure the user and related device information obtained during the application download process will not be used or disseminated by the bidder for any commercial purposes.
- 1.14.22. Ensure the application is sufficiently obfuscated prior to release by conducting tests which attempt to reverse engineer the obfuscated application.
- 1.14.23. Bidder shall ensure that the most appropriate APIs from libraries of the respective mobile operating systems (Android, iOS) are used to minimize privacy risk.
- 1.14.24. Track all third-party frameworks/APIs used in the mobile application for security patches and perform upgrades as they are released.
- 1.14.25. All mobile application security controls as per the industry best practices such as OWASP should be implemented during the development.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.14.26. Encryption:

1.14.26.1.Hashing algorithms: SHA-224 SHA-256 SHA-384 or SHA-512

1.14.26.2.HMAC algorithms: any approved hash algorithm with key length no less than 112 bits

1.14.26.3.Digital signature: DSA or RSA with key length no less than 2048 bits.

1.14.26.4. Symmetric encryption algorithms: 3DES AES

1.14.26.5. Public key encryption algorithms: RSA with key length no less than 2048 bits

1.15. **Licensing**

The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India having initial two-year warranty and ATS from third year onwards.

1.16. **Development Process Guidelines**

1.16.1. The Platform / software developed or customized should follow a standard development process to ensure that it meets functional, security, performance & regulatory requirements of the Bank.

1.16.2. The Bidder should provide the complete documentation including technical, operations, user manual.

1.16.3. For every software including any third-party software before software/ service become operational, the Bidder must deliver to the Bank, documents including user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/ database administrative documents, debugging/ diagnostics documents, test procedures.

1.16.4. The Bidder should also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all product components, list of all dependent/ external modules and list of all documents related to traceability of the product as and when applicable. Any level / version changes and / or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the Bidder to the Bank without any additional cost to Bank.

1.16.5. All the patches/ fixes/ updates, minor version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

fixes/updates and minor version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.

- 1.16.6. The Bidder should provide on-site comprehensive warranty for the software Platform & produce documentary evidence from software OEM/ OSD of having agreed to provide back-to-back warranty and technical support for its supplied products and related services on the terms agreed between the parties.
- 1.16.7. The Bidder have to ensure seamless migration of the application and Platform after expiry of contract period / termination of contract.
- 1.16.8. If the bank, with mutual agreement with successful bidder, desires to upgrade to higher version of database or hardware, the Bidder shall be required to comply with banks requirement.
- 1.16.9. The proposed platform should support the database and hardware version proposed by the bidder and provided by Bank. Bank will take care of hardware and database upgrade activity. The Bidder has to ensure that the application should be compatible with hardware and database.
- 1.16.10. The Platform integration testing will be followed by user acceptance testing, plan for which has to be submitted by The Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Indian Bank staff/ third Party vendor designated by the Bank will carry out the functional testing. This staff / third party vendor trained by bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.

1.17. Training requirements

- 1.17.1. The Bidder shall organize for training (familiarization) to the Bank's team as follows:
 - 1.17.1.1. Five working days training to the Bank's Core Team is to be imparted before UAT. The training program may be conducted in 2 batches of 50 officers each.
 - 1.17.1.2. Training to be provided to bank's IT team, Support & Front Office users on 'Train the Trainer' model. A total of 100 officers needs to be trained in multiple batches.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.17.1.3. Module wise Job cards to be provided (in soft copies) to all the trainees along with accounting entry illustrations for each type of transactions, including relevant system generated transactions.
- 1.17.1.4. The Bidder must provide comprehensive training (technical and functional separately) to the Bank Staff, once in a year (5 working days) during the contract period. The training shall be provided as and when required by the Bank. The Bidder shall train designated Indian Bank officials on the configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes.
- 1.17.2. The Training will be carried out onsite at Chennai at the Bank's training centers. The training program may be split into 2 groups – Technical and Trainer level training. The groups may be covered in 2 batches of 20 officers each. The bidders are requested to indicate the optimum number of days / hours required for both Technical and User level training programs onsite. The Bidder can use the infrastructure at the Bank for this purpose.
- 1.17.3. Training to the IT team should cover the system administration viz.
 - 1.17.3.1. User management
 - 1.17.3.2. Management of Application software
 - 1.17.3.3. Data base administration
 - 1.17.3.4. Report writing
 - 1.17.3.5. Security management
 - 1.17.3.6. Backup & Disaster Recovery Operations
 - 1.17.3.7. Troubleshooting.
 - 1.17.3.8. Training to the User Groups of around 20 engaged with various domains of the Bank's operations about:
 - 1.17.3.8.1. Functionality available in the Module
 - 1.17.3.8.2. Parameterization
 - 1.17.3.8.3. Auditing Techniques
 - 1.17.3.8.4. Report Generation.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 1.17.4. The Bidder should also train the Bank's Business Operations team to On-board Partners and Use the Bidder Portal for Partner On-boarding, Catalogue Upload and view reports.
- 1.17.5. API Integration Training for Indian Bank Business Operations to Integrate Partners with Standard API's – API Integration Training will be included Standard API Kit, Documentation and Integration Testing Method.
- 1.17.6. Successful bidder should provide self-paced on demand training content in audio video format for bank staff.

1.18. Hardware Sizing and Performance Requirement:

- 1.18.1. The proposed Platform shall be hosted on Bank's on premise infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.
- 1.18.2. Bank shall provide Hardware, Operating System and Oracle Database. However, the selected bidder has to complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the software / tools required in the proposed Platform.
- 1.18.3. The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site and Near DR Site as per Industry accepted security standards and best practices.
- 1.18.4. The bidder should propose the comprehensive Platform having services for front end (Customer side) as well back end (Bank Side) to meet the requirements in the RFP. The bidder must provide details of all proposed software component in Bill of Material & the corresponding price in Commercial Bid Format.
- 1.18.5. Also, supply of any 3rd party software/ applications required for installation / functioning of the platform deployed by the bidder should also be provided by the bidder.
- 1.18.6. The bidder should submit the detailed bill of material covering all the software components being supplied as part of the platform solution with details of the required infrastructure from the Bank.
- 1.18.7. The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.95% per quarter.
- 1.18.8. The Bidder shall do proactive monitoring and capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades. However, there should not be any additional cost to the Bank for any software upgrade during the implementation period till Go Live, as the Bank may use existing IT

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

infrastructure or procure separately the required infrastructure based on the sizing proposed by the Bidder.

- 1.18.9. As part of the technical Platform, the Bidder must provide the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity and other related requirements. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements.
- 1.18.10. The Bidder to design & size the hardware required at Primary Data Center (Including Test/ Development/ Training environments), Disaster Recovery (DR) Site and Near DR Site. The Bidder to provide the complete architecture, hardware requirement for end-to-end functioning of the Platform as part of Technical bid submitted to the Bank.
- 1.18.11. The Bidder should provide complete details of the hardware, software and network architecture of the Platform offered by means of diagrammatic/ pictorial representations, including the project plan for going live. Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures.
- 1.18.12. Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e. atleast 6 months once) for suggesting any improvements in hardware / software configurations.
- 1.18.13. The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under.

Performance & Volume Metrics	Estimated No of Logins per minute: Year 1: 5,000 Year 2: 8,000 Year 3: 12,000 Year 4: 16,000 Year 5: 20,000
Expected Response Time	Response time for the end-user: < 2 seconds Server-side response time: < 1 ms

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.18.14. Growth Projections proposed for this RFP – Currently Bank has 65 Lakhs registered Mobile / Internet Banking users and 50,000 corporate users as on date of this RFP. Bank expects 50% growth in user registrations year-on-year for the next 5 years. The architecture proposed by the Successful Bidder including hardware, OS and Database should be sized to support performance and volume metrics furnished in the para above.

1.18.15. The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide purging & archival of data. The response time at server end should be always less than 2 second. During the agreement period, if at any stage, it is found that the Platform provided by The Bidder is not able to give the requisite performance as per the sizing parameters (i.e., up time above 99.95% and response time < 2second) the Bidder shall have to provide additional hardware, software without any additional cost to the Bank. The hardware proposed for the Platform should not exceed 70% of CPU(s), Memory(s), Hard Disk(s) utilization levels at any given point in time during the TCO Period.

1.18.16. The Data replication should happen from Primary site to DR site on real time to keep them in sync.

- Recovery Time Objective (RTO) – 120 Minutes
- Recovery Point Objective (RPO) – Zero
- Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per bank's requirement.

1.19. Roll Out Plan

1.19.1. To ensure that there is a quick turnaround of a functioning Platform which will bring value to the Bank and is operational in the minimum possible timeframe, the implementation needs to be divided into phases.

1.19.2. The bidder should roll out the 'Integrated Digital Banking Omni-Channel Platform' as per implementation plan agreed with the bank, however, the bank expects the bidder to implement the scope defined in 'Minimum Viable Product' (section) within 18 months from the date of signing of contract. Following are the indicative phases:

1.19.3. Phase 1: Design & Set-Up

1.19.3.1. Digital Process Design.

1.19.3.2. PMO Set-up.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

1.19.3.3. Detailing of use cases, technology process for each journey - what are the touch points, what is the process flow, technology integration required.

1.19.3.4. Identification and recommendation of partners for various services to be rendered on the Platform. Helping the bank to on-board the partners.

1.19.3.5. Finalize the journeys and phases of roll out.

1.19.3.6. Set-up and Installation of all the software / tools as per the final technology architecture.

1.19.4. Phase 2: Minimum Viable Product (MVP – I to IV)

1.19.4.1. Building platform and implementation / configuration / customization of Customer Journey and Screen Design for the identified use cases in MVP – I to IV.

1.19.4.2. Integration with the bank system, partner systems for Digitized Journey.

1.19.5. Phase 3: Continuous Development through Digital Centre of Excellence (DCOE).

2) 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 Digital Banking Omni-Channel Platform 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.

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 Digital Banking Omni-Channel Platform.

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

3) 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.

4) User Acceptance Test of Software

- The Bank shall conduct User Acceptance Test (UAT) for the Digital Banking Omni-Channel Platform to ensure that all the functional requirements are available & functioning as per RFP and the successful bidder shall support the Bank in the UAT process.
- The Successful Bidder will be responsible for conducting system integration testing to verify that all system elements have been properly integrated and that the system performs all its functions.
- Successful Bidder will be responsible for setting and maintaining the test environment during the entire period of project implementation and will ensure its configuration and parameterization for conducting the UAT as per bank's policies and in compliance with this RFP's requirements.
- The Successful Bidder will provide the scenarios for UAT and assist in preparing test cases including the test data to support all the Business scenarios. The Successful Bidder should dedicate resources (from Successful Bidder's as well as the OEM's team) to work with the Bank's project team for this purpose.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- The Successful Bidder shall assist the Bank in analyzing / comparing the results of testing.
- Successful Bidder shall provide adequate resources for trouble-shooting during the entire UAT process of the Bank.
- The Successful Bidder shall be responsible for maintaining appropriate program change control and version control of the system as well as documentation of UAT and change of configuration and parameterization after making changes in the system.
- All errors, bugs enhancements/ modifications required during and after testing will be resolved within the overall timelines for implementation. Sign-off for the same will be obtained from the Bank prior to implementing the work-around, in respect of errors and bugs affecting the functioning of the Bank.
- The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP.
- 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.
- The solution may be audited for risk analysis and security features by Bank's IS Audit team or a third party appointed by the Bank, if so desired by the Bank. Support is to be provided for fixing such findings.

5) 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.

6) Licenses

The successful bidder has to provide necessary perpetual enterprise Licenses for Digital Banking Omni-Channel Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training. The successful bidder has to quote for all software License requirements for Primary, DR Site, Near DR and UAT/ Training implementation in their commercial Bid. Specification for Digital Banking Omni-Channel Platform 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

7) 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	ZERO
Recovery Time Objective (RTO) for DR	120 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 Digital Banking Omni-Channel Platform 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 the Bank from time to time.

8) Onsite Technical Support (24x7 onsite / production Support engineers)

The successful bidder shall provide three onsite technical support engineers per shift (to meet the defined SLAs) at Chennai without any additional cost such as travelling, lodging, resources during the contract period for functional / technical support, ad-hoc reporting, managing the solution on 24x7x365 basis, from the date of signing the contract for a period of 5 years. The successful bidder to provide the price breakup of the resources allocated, in the Commercial bid format forming part of this RFP.

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 Resolution time for the onsite support services are as per clause no.30 of section-III. Further, the support engineer should be available during any software/ database/ hardware maintenance activities by the Bank's Data Center. The on-site support engineers deployed should be conversant with the proposed Platform's Operations.

Bank has the discretion to reduce/ terminate the onsite support as per the requirement with three-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. Bank has the right to interview and reject resources deployed by the Bidder. In case, if any of the three required onsite technical support engineer(s) is/are not available in any of the shifts on any particular day, the Bank will be deducting the cost of those resources for the period of their absence.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

On request from the Bank, the bidder need to adequately ramp up the onsite support team in order to support the additional journeys / use cases / modules / solutions so developed for the bank under digital center of excellence model. The Bidder needs to bring its own version control tool.

Additionally, bidder need to deploy one dedicated L3 onsite engineer at Bank's premises from 2nd year onwards having developer/ engineer background/ skillsets for carrying out any minor modifications in the application / platform based on the requirements of the Bank from time-to-time. This development / enhancements carried out by the dedicated L3 onsite engineer will be paid as per the resource cost furnished in the commercial bid. The dedicated L3 onsite engineer to be available during all working days of the Bank. In case of prolonged leave of the dedicated L3 onsite engineer, bidder to provide alternate resource as substitute to the Bank's development center. Bank may also increase the count of L3 engineer based on the Bank's requirements in future.

9) 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 successful 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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)
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

10) Installation, Maintenance and Support

- The solution has to be installed and customized as per bank's requirement by the bidder of the proposed Digital Banking Omni-Channel platform only.
- The successful bidder shall
 - Be responsible for studying of existing source systems, data mapping, integration with the Core Banking Solution/ Middleware, other external systems provided under scope of work, maintenance, support and overall management of the project.
 - 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 Digital Banking Omni-Channel Platform to achieve full functionality as specified in the functional requirements.
 - Seamless integration of supplied, customized, developed Digital Banking Omni-Channel Platform for Indian Bank to meet the Bank's Functional and Regulatory requirements.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- On-Site maintenance of Digital Banking Omni-Channel Platform 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 phase wise MVP of Digital Banking Omni-Channel Platform, inclusive of providing support for day to day functional and technical support to the Bank's team at 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.
- Maintaining history of all additions, modifications, deletions and parameter changes etc. as Audit Trails and regular reports on the same for inspection and audit.
 - 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 successful 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 successful bidder will be required to implement all four environments for the solution i.e. Production/ Primary Site, Disaster Recovery (DR) Site, Near DR Site, Development and Test.
 - The successful bidder 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 Fintech through API interface (Bank will pay the subscription charges).
 - Any new regulatory & statutory requirement during/after implementation must be covered without additional cost to the bank during the contract period.
 - The hardware recommended should be scalable to support additional user journeys and modules.
 - Necessary support should be provided to the Bank's internal / external auditors for conducting internal / external Vulnerability Assessment & Penetration Testing on the solution supplied.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- Closure of all VAPT/ Information Security (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 48 hours 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 Digital Banking Omni-Channel Platform should be in line with Digital Payment Security Controls of RBI.
 - The customizations done in the application should be carried out 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- 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.
- 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 Information 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- Integration with Database Activity Monitoring (DAM - McAfee), Privileged Identity Management (PIM - Arcos), Security Information and Event Management (SIEM - IBM QRadar) 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.
 - All installation and configuration reports, documents, diagrams etc., are to be supplied before commissioning.
 - Compliance to Indian Bank's policies like IT policy, Information 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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 operations as per the response / resolution times defined in clause no.32 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 bidder will be responsible for notification of new versions / releases and supervise their implementation in mutually agreed deadlines.
- Notify about all the detected software errors, its 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 Digital Banking Omni-Channel Platform service must be conducted in a manner not compromising the security and integrity of Bank's data.
- Conduct minimum 2 DR drills after Go live of first MVP 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 team will include configuration changes, version upgradations, performance monitoring, trouble shooting, patch installation, database tuning for improving performance of Digital Banking Omni-Channel Platform application, and liaison with OEM for various support issues, etc.
- 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.32 of section-III.
- The major responsibilities as specified above are indicative only and are not exhaustive in any manner.

11) 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.

12) 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.

13) Payment Terms

The Bank shall make payments as follows:

a) Payment for License (for Primary, NDR & DR Site) and Implementation cost:

SNo	Specifications	License / Solution Implementation Cost
1.	Setting up of Project Management Office (PMO) and deployment of required man power	10% of License Fees
2.	Gap Analysis of the existing functionalities and Sign-off of Business Requirement Document (BRD) by Bank and Successful Bidder	15% of License Fees
3.	Installation, Configuration of software / tools required for the proposed Platform in Primary, NDR, DR & UAT environment	40% of Implementation Cost
4.	UAT sign off for MVP-I	10% of License Fees
5.	Go-Live of MVP-I	10% of License Fees & 15% of Implementation Cost
6.	UAT sign off for MVP-II	10% of License Fees
7.	Go-Live of MVP-II	5% of License Fees & 15% of Implementation Cost
8.	UAT sign off for MVP-III	10% of License Fees
9.	Go-Live of MVP-III	5% of License Fees & 15% of Implementation Cost
10.	UAT sign off for MVP- IV	10% of License Fees
11.	Go-Live of MVP- IV	5% of License Fees & 15% of

		Implementation Cost
12.	After completion of Training	5% of License Fees
13.	After successful completion of DR drill post MVP-IV	5% of License Fees

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 & dedicated L3 onsite development engineer will be payable quarterly in arrears.

c) ATS of Software:

The ATS cost after warranty period, shall be paid yearly in advance from the 3rd year onwards for the subsequent years after Go-Live of MVP-IV.

The platform proposed as part of this RFP should be maintained with back-to-back support from the OEM on 24x7x365 basis 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 successful bidder, 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 mentioned in functional specifications as part of Technical bid is not taken up by the bank during the course of respective MVPs, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.

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.

d) Change Requests / Enhancements in the Application:

- Change Request for creating/ adding a new functionality in the proposed solution which is not under MVP plan will be discussed separately with the successful bidder for necessary development / customisation. Bank will pay for these change requests on person-day efforts at the price and timelines agreed mutually between Bank and the successful bidder. However, no ATS will be paid for these change requests during the contract period. The Bank may avail bucket size of 250 person-days whenever required, as per the actual requirements of the Bank.
- Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India(GOI), Reserve Bank of India(RBI) etc. should be carried out without any cost to the Bank.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- c) Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.

14) Change Orders

The Bank may at any time, by a written order given to the bidder 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 Bidder'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 bidder for adjustment under this clause must be asserted within thirty (30) days from the date of the bidder's receipt of the Bank's change order.

15) Service Level Agreement (SLA)

The supplier shall be required to sign Service Level Agreement (SLA) covering all terms and conditions of this RFP 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.

16) Warranty / ATS

The supplier has to provide 2 years onsite comprehensive warranty providing 24x7x365 support until completion of MVP-IV. The comprehensive ATS for 3 years is applicable after the initial warranty period of 2 years.

17) Human Resource Requirements

After the go-live of Minimum Viable Product (MVP), the bank intends to continue the journey of Digital Transformation by continuously adding customer journeys / use cases on the proposed Integrated Digital Bank Omni-Channel platform. For this purpose, the bidder needs to provide continuous development, enhancement and innovation capability as per the project roadmap and requirements approved by the Bank as part of Digital Centre of Excellence.

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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, resources shall be available onsite on all days. 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.

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.

18) 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.

19) 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.32 of section-III.

Also, the successful bidder agrees to maintain the entire supplied Digital Banking Omni-Channel Platform, on 24x7x365 basis 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. 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.

In case the successful bidder is not the OEM of the solution offered, then the solution supplied by the successful bidder 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/

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

20) Contract Period

The contract period will commence from the date of signing the SLA and will be valid up to a period of five years (with two-years warranty and three years ATS). The contract is extendable / renewable further at the option of the Bank on mutually agreed terms.

21) Sub-Contracting

The successful bidder will not subcontract or delegate or permit anyone other than the bidders' 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. Bank at its own discretion may permit or deny the same.

22) 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 the 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 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.

23) 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.

24) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

25) Place of Delivery

Licenses should be delivered at following email id: digitization.cell@indianbank.co.in

26) 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.

27) 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, its 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.

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

29) Liquidated Damages (LD)

The successful bidder 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 bidder's performance. In the event that the Bank is forced to cancel an awarded contract (related to this RFP) due to the successful bidder's inability to meet the established delivery

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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. 1.5 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 Liquidated Damages (LD) crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.

30) Penalty / 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	15 minutes	60 minutes
Severity 2	61 minutes	4 hours
Severity 3	> 4 hours	24 hours

*** Penalty of Rs. 2 lakhs per hour exceeding the resolution time defined for Severity – 1, 2 & 3 shall be charged for non-conformance with the aforementioned table.**

Failure of the successful bidder to maintain uptime SLA will attract penalty as mentioned above. 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

invoke the performance security submitted by the successful bidder. Once the penalty crosses 10% of the cost of the project, Bank reserves the right to terminate the contract.

31) 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 the 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 and e-procurement portal.

32) 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 69 months with further three-months claim period, in the format enclosed (Annexure-IV). Relaxation if any, extended by GOI/ competent authorities for furnishing PBG shall be passed on to eligible bidders.
- b. The performance security submitted by the successful bidder shall be invoked by the Bank as compensation for any loss resulting from the bidder'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.

33) Limitation of Liability

Successful bidders aggregate liability under the contract shall be at actual and 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

34) Indemnity Clause

If at the time of the supplying, installing the platform/ software 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.

35) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

formal contract is executed by the duly authorized signatory of the Bank and the Bidder.

36) 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 software or hardware or any part thereof.

37) IT Act 2000

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

38) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

39) Acceptance of Purchase Order

Acceptance of purchase order should be submitted within 7 days of issuance of purchase order along-with authorization letter. If for any reason H1 bidder backs out after issuance of purchase order or the purchase order issued to the H1 bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year.

40) 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-VII) and Service Level Agreement and return it to the Bank. Pre-Contract Integrity Pact (Annexure-VI) 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-XII) within 30 days from the date of purchase order that the code developed is free from any known vulnerabilities and standard coding practice including proper version control is followed during development of the code.

41) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 (IBA).

- f) Notwithstanding any reference to arbitration herein,

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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.

42) Authorization Letter from OEM

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

43) 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.

44) 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.

45) Termination for Convenience

Bank, by 90 days' 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 (90) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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.

46) Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 90 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.

47) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

48) 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 the successful bidder / supplier shall not divulge any data/ information collected from the Bank during the project.**

The supplier will have to enter into a Non-Disclosure agreement (Annexure-VII) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

49) 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.

50) 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.

51) Inspections and Tests

The Purchaser or its representative(s), RBI or any Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises to ensure that software / code provided to the Bank is secured. 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.

The supplier shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/ regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank,

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

in the presence of representatives of the supplier, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the supplier related to this agreement and cause inspection.

52) 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.

53) Pre-Contract Integrity Pact

Bidders shall submit Pre-Contract Integrity Pact (IP) along with the technical bid as per Annexure-VI 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.

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-VI. 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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. Girraj Prasad Gupta, ICAS (Retd.)

Email: gpgupta1804@gmail.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.

54) 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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- 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 Digital Banking Omni-Channel Platform planned for deployment in the project should be having a minimum of 5 years of support from the OEM.
- Bidders to quote for entire Digital Banking Omni-Channel Platform from single OEM.

55) GENERAL TERMS AND CONDITIONS

55.1 Rejection of Bids

The Bank reserves the right to reject the Bid if,

- i. Bidder does not meet any of the pre-bid eligibility criteria mentioned above.
- ii. The bid is incomplete as per the RFP requirements.
- iii. Any condition stated by the bidder is not acceptable to the Bank.
- iv. If the RFP and any of the terms and conditions stipulated in the document are not accepted by the authorized representatives of the bidder.
- v. Required information not submitted as per the format given.
- vi. Any information submitted by the bidder is found to be untrue/fake/false.
- vii. The bidder does not provide, within the time specified by the bank, the supplemental information / clarification sought by the bank for evaluation of bid.

The Bank shall be under no obligation to accept any offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. The Bank may abort entire process at any stage without thereby incurring any liability to the affected Bidder(s) or any obligation to inform the affected Bidder(s) of the grounds for Bank's action.

In order to promote consistency among the Proposals and to minimize potential misunderstandings regarding how Proposals will be interpreted by the Bank, the format

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

in which Bidders will specify the fundamental aspects of their Proposals has been broadly outlined in this RFP.

Any clarifications to the RFP should be sought by email as per the dates mentioned in “[A] Important Dates”. Responses to the queries will be uploaded on Bank’s website. Bank will hold a pre-bid meeting, to answer all the questions / queries received by email which would also be uploaded on bank’s website. Proposals received by the Bank after the specified time on the last date shall not be eligible for consideration and shall be summarily rejected.

In case of any change in time line, the same shall be updated on the Bank’s website and shall be applicable uniformly to all bidders.

55.2 Representation and Warranties

The Bidder represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following:

- i. That the representations made by the Bidder in its Bid are and shall continue to remain true and fulfil all the requirements as are necessary for executing the duties, obligations and responsibilities as laid down in the RFP and unless the Bank specifies to the contrary, the Bidder shall be bound by all the terms of the RFP.
- ii. That all the representations and warranties as have been made by the Bidder with respect to its Bid and Contract, are true and correct, and shall continue to remain true and correct through the term of this Contract.
- iii. That the execution of the Services herein is and shall be in accordance and in compliance with all applicable laws.
- iv. That there are –
 - (a) no legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under this Contract; and
 - (b) no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies.
- v. That the Bidder has the corporate power to execute, deliver and perform the terms and provisions of this Contract and has taken all necessary corporate action to authorize the execution, delivery and performance by it of the Contract.
- vi. That all conditions precedent under the Contract has been complied.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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- vii. That neither the execution and delivery by the Bidder of the Contract nor the Bidder's compliance with or performance of the terms and provisions of the Contract:
- a) will contravene any provision of any applicable law or any order, writ, injunction or decree of any court or government authority binding on the Bidder,
 - b) will conflict or be inconsistent with or result in any breach of any or the terms, covenants, conditions or provisions of, or constitute a default under any agreement, contract or instrument to which the Bidder is a Party or by which it or any of its property or assets is bound or to which it may be subject or
 - c) Will violate any provision of the Memorandum and Articles of Association of the Bidder.
- viii. That the Bidder certifies that all registrations, recordings, filings and notarizations of the Contract and all payments of any tax or duty, including without limitation stamp duty, registration charges or similar amounts which are required to be effected or made by the Bidder which is necessary to ensure the legality, validity, enforceability or admissibility in evidence of the Contract have been made.
- ix. That the Bidder confirms that there has not and shall not occur any execution, amendment or modification of any agreement/contract without the prior written consent of the Bank, which may directly or indirectly have a bearing on the Contract or the project.
- x. That the Bidder owns or has good, legal or beneficial title, or other interest in, to the property, assets and revenues of the Bidder on which it grants or purports to grant or create any interest pursuant to the Contract, in each case free and clear of any encumbrance and further confirms that such interests created or expressed to be created are valid and enforceable.
- xi. That the Bidder owns, has license to use or otherwise has the right to use, free of any pending or threatened liens or other security or other interests all Intellectual Property Rights, which are required or desirable for the project and the Bidder does not, in carrying on its business and operations, infringe any Intellectual Property Rights of any person. None of the Intellectual Property or Intellectual Property Rights owned or enjoyed by the Bidder or which the Bidder is licensed to use, which are material in the context of the Bidder's business and operations are being infringed nor, so far as the Bidder is aware, is there any infringement or threatened infringement of those Intellectual Property or Intellectual Property Rights licensed or provided to the Bidder by any person. All Intellectual Property Rights (owned by the Bidder or which the Bidder is licensed to use) are valid and subsisting. All actions (including registration, payment of all registration and renewal fees) required to maintain the same in full force and effect have been taken thereon and shall keep the Bank indemnified in relation thereto.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

- xii. Any intellectual property arising during the course of the execution under this contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank.

55.3 Relationship of Parties

- i. Nothing in this Contract constitutes any fiduciary relationship between the Bank and Bidder/Bidder's Team or any relationship of employer – employee, principal and agent, or partnership, between Indian Bank and Bidder and /or its employees.
- ii. No Party has any authority to bind the other Party in any manner whatsoever, except as agreed under the terms of the Contract.
- iii. Indian Bank has no obligation to the successful Bidder, except as agreed under the terms of the Contract.
- iv. All employees/personnel/ representatives/agents etc., engaged by the Successful Bidder for performing its obligations under the Contract/RFP shall be in sole employment of the Successful Bidder and the Successful Bidder shall be solely responsible for their salaries, wages, statutory payments etc. Under no circumstances, shall Indian Bank be liable for any payment or claim or compensation (including but not limited to any compensation on account of any injury / death / termination) of any nature to the employees/personnel/representatives/agent etc. of the Successful Bidder.
- v. The Successful Bidder shall disclose to Indian Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Successful Bidder or its team/agents/representatives/personnel etc.) in the course of performing the Services as soon as practical after it becomes aware of that conflict.
- vi. The Successful Bidder shall not make or permit to be made a public announcement or media release about any aspect of the Contract unless Indian Bank first gives the Successful Bidder its prior written consent.

55.4 No Right to Set Off

In case the Bidder has any other business relationship with the Bank, no right of set-off, counter-claim and cross-claim and or otherwise will be available under this appointment to the Bidder for any payments receivable under and in accordance with that business.

55.5 Publicity

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



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

55.6 Conflict of Interest

The Bidder shall disclose to the Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the services / appointment as soon as practical after it becomes aware of that conflict.

55.7 Solicitation of Employees

The selected Bidder, during the term of the contract shall not without the express written consent of the Bank, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or b) induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank.

55.8 Notices and Other Communication

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be sent personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, addressed to the other party at the addresses, email given in the contract.

Notices shall be deemed given upon receipt, except that notices sent by registered post in a correctly addressed envelope shall be deemed to be delivered within 5 working days (excluding Sundays and public holidays) after the date of mailing dispatch and in case the communication is made by email, on business date immediately after the date of successful email. (that is, the sender has a hard copy of the page evidencing that the email sent to correct email address).

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided in this section.

55.9 Substitution of Team Members

The BID should also contain resource planning proposed to be deployed for the project which includes inter-alia, the number of personnel, skill profile of each personnel, duration of employment etc.

During the assignment, the substitution of key staff identified for the assignment shall not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the Bidder can do so only with the concurrence of the Bank by providing alternate staff of same level

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

of qualifications and expertise. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment. The Bidder will have to undertake that no such substitution would delay the project timelines.

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/indianbankmeant> 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 the RFP document, however physical documents, to be submitted offline, can be submitted on the next working day up to 04.00 PM on next working day. Extension/ advancement of submission date and time will be at the sole discretion of the Bank.
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.

Support 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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, 89519 44383
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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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) Bid Security (EMD) in the form of DD/ Fund transfer/ Bank Guarantee (issued by a nationalised / scheduled commercial Bank (other than Indian Bank) in favour of "Indian Bank" payable at Chennai.
- c) 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. 4 of Schedule [A]) in a Sealed Envelope on or before **09/03/2022, 03.00 PM** to the address mentioned under point no. 4 of [A] (Important Dates and Information on RFP Submission) of schedule of this tender. The envelope shall be super scribed as "**Request for Proposal for Supply, Installation, Customization and Maintenance of Integrated Digital Banking Omni-Channel Platform**" and the words 'DO NOT OPEN BEFORE (09/03/2022, 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
- 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).

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

The business rules and Terms & Conditions of Online Reverse Auction is furnished in Annexure - XVII.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

SECTION-V

PART I - Technical and Functional Requirements

Date:

The Asst. General Manager
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Dear Sirs,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: Your RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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 detailed in the RFP document.

(i) – TECHNICAL SPECIFICATIONS:

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

SNo.	Particulars	Mandatory (M) / Desirable (D)*	Bidder's Compliance mention "YES" or "NO"	Mention deviation if any
1	The platform shall provide an Omni-channel experience to customers / users with excellent User Interface (UI) and User Experience (UX).	M		
2	The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop off or in case of exceptions.	D		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

3	The platform should have ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.	M		
4	The platform should provide building various User Interface (UI) having Low Code builder capabilities.	M		
5	The Platform shall provide multilingual to support 15 regional languages. Bank will provide the labels for these languages.	D		
6	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities.	M		
7	The platform should use web-based technology with multi-tier (minimum 3-tier) architecture using cloud-native architecture including web & touch enabled user interface.	M		
8	The platform should have capability to interface with various internal / external systems on web services messaging formats like REST API / SOAP based with data formats JSON, XML, ISO 8583 etc.	M		
9	The platform should have ability to change a feature/ journey for enhancing customer experience through loosely coupled architecture. The system architecture to be modular with separate modules to run independently.	M		
10	The platform should be able to support open source, server-side languages and client-side scripting/ programming languages like Java scripts, ActiveX, etc.	M		
11	The platform should be able to Extract, Transform and Load data from the	D		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	source systems. The proposed platform should be Big Data ready.			
12	The platform should be capable to provide both downloadable mobile applications and browser-based mobile solutions, mobile App with lighter version for slow network speed. Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices. Assisted mode through Branch Portal (accessible through tablet devices and Branch Intranet) and services accessible through automated self-service kiosks. The bank would also like to extend the platform to wearables devices in future.	M		
13	The platform should support Over-the-Air(OTA) update of the mobile application directly to the Mobile devices.	M		
14	The platform should support integration with Bank's EFRMS System for providing real-time / near-real time alerts and take action based on the risk score returned by EFRM System.	M		
15	The platform should support Step-Up authentication feature and provide appropriate authentication mechanism based on the risk assessment of the customer / user profile returned by EFRMS system.	D		
16	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels. The customer should be able to complete any journey / use cases in minimum number of clicks as per EASE guidelines/ industry standards.	M		
17	Platform should provide well defined and well documented Open APIs	M		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	which can be exposed to 3 rd Party Fintechs.			
18	The platform should support development / enhancements through Low Code / No Code functionality wherever possible for quick delivery of browser based / mobile applications.	M		
19	The platform should offer single stop solution for new customer onboarding, sales of banking products (assets & liabilities) through STP (or) near STP driven by Bank's operating model(s), for different segment of customers.	M		
20	The platform should provide facility for seamless integration and on-boarding of third party financial products (Financial Marketplace) and non-financial lifestyle products & services (Lifestyle Marketplace). The bank will provide APIs through tie-up with third party aggregators / bank's partners.	M		
21	The Platform should support various second factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.	M		
22	The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank.	M		
23	The Platform must provide robust integration layer for integrating into a Bank's existing analytics packages, proposed CRM systems or any other internal systems for easy data exchange for analytics use-cases.	M		
24	The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions.	M		
25	The platform should use Micro-services based architecture that	M		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	enables decoupling with flexibility in deploying new feature/ capabilities.			
26	The platform should support runtime Containerization for horizontal & on demand scalability with immediate response time based on request-volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit.	M		
27	The platform should provide logging and monitoring capabilities and provide feed to SIEM or any other monitoring / security solution in the Bank.	M		
28	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	M		
29	The Platform should have the capability of logging successful and unsuccessful authentication attempts/ events.	M		
30	The platform to have strong authorization controls. Platform to have controls for prevention against unauthorized data access and distribution.	M		
31	The platform should support necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards.	M		
32	The platform should possess capability to obfuscate the application / code prior to release.	D		
33	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank.	M		
34	The platform should support Bank's requirements of 120 minutes Recovery	D		

Ref: CO/TMO/DBOC/01/2021-22
Date: 28/01/2022

	Time Objective (RTO) and Zero Recovery Point Objective (RPO).			
35	The platform should ensure Data Integrity using internationally accepted hashing algorithms such as MD5/ SHA-2 or higher etc. and support standard algorithms like AES.	M		
36	The applications build using the platform should handle web application security threats like Cross-site scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure Cryptographic storage, Failure to restrict URL access etc.	M		
37	The platform solution should cater for a separate API layer which is de-linked from the UI layer having API first approach with inherent support for OAuth 2.0.	M		
38	The platform must support load balancing across multiple servers/ clusters for transparent failover, complete disaster recovery and optimal service delivery, Single application failure etc.	M		
39	The platform should possess analytics capability and the framework should have reporting components like graphs, charts etc.	M		
40	The platform should provide cross platform support and integration via API / Web Services or via SDK with other Apps.	M		

*** Desirable (D)** – In case these functionalities are not available currently as part of the platform supplied, these functionalities are expected to be delivered by the bidder during the contract period, when required by the Bank, without any additional cost to the Bank.

All the above technical specifications carry equal marks of 5 each. The maximum marks allotted under this category is **200 marks and minimum 90% marks** will be required as

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

eligibility under Technical Specifications Criteria. In spite of scoring 90% or above in the technical specifications, if the mandatory requirements in the above table for technical specifications is not complied, the bidder shall be deemed as technically disqualified.

(ii) FUNCTIONAL SPECIFICATIONS:

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

SNo.	Particulars	Bidder's Compliance mention "A" or "C" below	Bidder's Remark (if any)
General Banking Operations			
1	Activate/ Deactivate, Deregister - Mobile Banking / Internet Banking		
2	Change / Select Language		
3	Customer Accounts 360 degree view- A comprehensive dashboard which provides full insight on relationship with INDIAN BANK		
4	Account Summary - View details of Savings A/C, Loan A/C, Term Deposit, OD/OCC A/C - View Account Number, Type, Credit Balance, Debit Balance, Book Balance On click of Account number: Display Account Type, Account Number, Account name, Primary CIF, Branch code, Branch Name, Current Balance, Un-cleared Amount, Amount on Hold, Total Available Balance, Interest credited till Date.		
5	View transaction history: Post Date, Value Date, Description, Debit, Credit, Balance, Option to show more/ less		
6	Statement of Accounts (m-Passbook) – Current & Previous Months (including history transactions). For Net Banking (e-Statements) - Format Type (XML, PDF, DOC, XLS, TXT, FILE, MT940), Download Type (Instant Download - 1 month txns. or Max. 300 txns., Scheduled Download - upto 12 months txns.) configurable by Bank.		
7	TDS Inquiry & Certificate, Provisional (Home), Education, Loan Int Cert, Deposit Interest Cert, Balance certificate, Form 15G & 15H & Form16A, Form 26AS, AIS, Pension Slip		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

8	Door Step Banking (DBS) Service Requests		
9	Account transfer to another branch (Home branch change)		
10	Balance Summary- Consolidated Summary of Accounts (CASA / Deposit A/cs and Loan A/cs)		
11	Dashboard with insights – Personal Finance Management (PFM) & personalization		
12	Cheque Services - Request for cheque book, Cheque book Status & Stop Cheque, revoke Stop Cheque		
13	View Deposit Interest rate		
14	Master Update - PAN, e-Mail, Nominations, Mobile Number		
15	Address update (Permanent/Correspondence)		
16	Update KYC (e-KYC / Video-KYC)		
17	Fund Transfer - Own accounts, Third party transfers (Intra Bank & Inter Bank using IMPS, NEFT, RTGS), EasiPay, Virtual Accounts & Multi Utility Payments		
18	Beneficiary Management- Add/ Modify/ Delete/ Enquiry - Personalize Limit		
19	Schedule Transactions, Favourite Transactions, Quick Transfer w/o Beneficiary, Recent Transfers, Repeat payment,		
20	Standing Instructions Management		
21	View Past Transfers		
22	Pending transaction at any channel - Payment and Inquiry		
23	Option to add a personal note for a transaction & Transaction Categorization for PFM		
24	Donation Payments (PMNRF)		
25	Pay to Contact (Mobile Number based transfers)		
26	Online all type of Deposits(e-TDR) - Opening, Closure, Part Closure, Pre-Closure,		
27	Loan/TD premature closure		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

28	NACH Cancellation & Inquiry - Transactions Inquiry and future payments		
29	OD Against FD & Closure		
30	Cheque Positive Pay		
31	Digital Life Certificate, View Pension Slip		
32	Foreign Currency Inward Remittance		
33	Online Income Tax return filing		
34	Generate CIBIL Score		
35	Display Deposit calculator/ Loan EMI calculator		
36	Display penalty amount on pre-mature closure of TD/RD		
37	Provision of link for Digi-Locker facility		
38	e-mandate (eNACH) registration / modify / cancel		
39	Display of safe deposit locker availability/ vacant position		
40	Mobile token Registration and Maintenance, Password Management profile maintenance		
41	Tax Module - Payment, Challan Generation, State, Central, GST, etc.,		
42	Self-Service Customer Onboarding to Internet Banking & Mobile Banking Channels through Debit Card / Other authentication mechanisms		
Profile Management / Settings			
1	View Profile, update Profile photo		
2	Change Login Password		
3	Change Transaction Password		
4	Change User ID (only one time)		
5	Aadhaar Seeding / De-seeding		
6	Master Updation – PAN, Mobile Number, e-Mail ID		
7	Transaction Lock / Unlock		
8	Forgot Transaction Password		
9	Set / Reset Secret Question		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

10	Login History		
Help, Grievances & Customer Feedback			
1	In-app screen help / Help Videos		
2	Contextual help		
3	Help / FAQs		
4	WhatsApp Banking, Chatbot		
5	WhatsApp notifications		
6	View reported issues		
7	Integration In-app rating and feedback		
8	Show RM details, Connect with Contact Center / Call Center		
9	View sitemap		
Customer Onboarding (utilising bank's existing capabilities for onboarding)			
1	Onboarding of new Customers (e-KYC / Video KYC) for Saving Accounts, Current Accounts		
2	Credit / Debit Cards		
3	Loans – Retail, Agri., MSME, Corporate with interfaces to Lead Management System (CRM) and Loan Origination System.		
UPI Services			
1	Send Money		
2	Collect Money		
3	Pending Collect request		
4	UPI Mandate		
5	Manage UPI ID		
6	Frequently transactions / Repeat Transactions		
7	UPI transaction history		
8	Block / Unblock UPI ID		
9	Recurring Mandate - Auto Pay		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

10	UDIR (Online dispute Resolution)		
11	Blocking and unblocking of UPI services		
12	GSTIN Transactions		
13	Pay to Contact through UPI		
14	UPI checklist of PSP- deregistration of UPI accounts		
15	UPI- Internationalization		
16	UPI Prepaid		
17	Cash at merchant		
18	Register as Merchant		
19	Generate QR code		
20	Favourites UPI transaction		
21	Scan & Pay and also pay by QR from Phone gallery		
22	Vouchers in UPI		
23	e-RUPI Redemption		
24	Integration with Merchant billing system		
25	UPI Transaction Statement download for Merchants		
26	Dashboard for UPI Merchants for transaction monitoring		
27	BHIM Aadhaar Pay - Merchant on-boarding		
28	BHIM Aadhaar Pay Transactions		
29	BHIM Aadhaar Pay Reports		
Corporate Banking			
1	User Registration and Login		
2	Dashboard, Account Overview and Statements		
3	Fund transfer request, Funds transfer Intra Bank & Inter Bank		
4	Service requests		
5	Term Deposits / Renewal		
6	Collection Solutions		
7	Supply Chain Management		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

8	Trade Finance Services like LC, BG, Inland Bills, Export Bills, Forward Contracts Remittances etc.		
9	Corporate Payments		
10	Cheque Status Enquiry		
11	E-Statements		
12	Tax Payment Approval		
13	View Approval Queue		
14	Bulk file upload (Including Salary Upload)		
15	Set Transaction rights		
16	Approve/Reject Upload file & Beneficiary		
17	View / Pay pending approval queue		
18	View Incomplete Request		
19	Assisted Mode of Application		
20	Corporate Recon – Facility for Statement Download in MT940 / MT942		
21	Statement in different downloadable formats - XML, PDF, DOC, XLS, TXT, CSV		
22	Beneficiary Management- Add/Modify/Delete/Enquiry- Personalized Limit		
23	Open API (Centralised Payment Management System)		
24	Corporate Admin – Set Time Restrictions for Login, Enable/ Disable Users		
25	Single User mandate / payments		
26	Approval based Bill Payment facility		
27	Dashboard for POS Merchants for transaction monitoring		
28	PFMS Transaction Status Enquiry		
29	PFMS EPA (Electronic Payment Advise) Authorisation		
30	View / edit GST Number		
31	Administration Module: Administrative access based in user's profile, maker checker facility, audit trail, audit inquiry, workflow setup, role-based		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	authorization, corporate user creation, limit setup, enable/disable users, mobile number change etc.,		
Debit Cards			
1	Display all Cards as Card image to select - including Virtual Debit Card		
2	Manage Card- Enable / Disable Card, Hotlist Card		
3	Set Debit Card PIN – Green PIN		
4	Card replacement/ reissue/ upgrade, Add-on card		
5	EMI conversion, Standing Instruction on Cards		
6	Set Card limit / Set channel wise limits		
7	Channel Payment Settings – ATM Withdrawals / POS / eCOM, NPS, Cash@POS		
8	Offers & Discounts on the Card		
9	Card Management –Enable / Disable International Access		
10	Raise fraud dispute		
Credit Cards			
1	Summary, Expenses Dashboard with bar/chart/graph with further drill down to sub-categories		
2	Register for Auto Pay		
3	Block/Unblock, Hotlist, PIN change, Green Pin		
4	Card replacement/ reissue/ upgrade, Credit limit increase, Add-on card, Manage Card, Manage Credit limit		
5	Track my application		
6	Refer Credit Card		
7	One Time Balance Transfer		
8	EMI conversion, Standing Instruction, Personal loan (within limit)		
9	Enable/disable email/Paper bill statement		
10	Raise a fraud dispute		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

11	Offers & Discounts on the Card		
12	e-Mandate, Request		
13	Pay Bill		
NETC FASTag			
1	FASTag On-boarding for Retail / Corporate Customers		
2	FASTag Wallet Recharge		
3	FASTag Wallet Statement		
Third Party Integrations - Wealth Management / Merchant Aggregators			
1	Mutual Funds& SIP's		
2	Sovereign Gold Bond		
3	Purchase of Insurance Products		
4	Digi-Gold		
5	e-Tax Filing		
6	Travel Bookings – Flight, Hotel, Bus, OLA, etc		
7	Online Shopping		
8	Integration with IRCTC		
9	Integration with Merchant Aggregators (list provided below)		
10	Integration with Central / State Tax / Treasury payments		
Personalization Services			
1	Colour coding: Colour coding for debit and credit figures statement		
2	Transaction grouping: Customer originated grouping of default transactions.		
3	Beneficiary personalization: Customer personalized default beneficiary list.		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

4	App Update: Force update / Auto update of the application as per OS version and intimation of the new update availability		
5	Limit settings: Provides an option to set limit/capping on value and volume of transaction per day/ week/ month/ quarterly/ half yearly/ yearly at application level		
6	Video Call: Fix call with Bank / App users		
7	Product Demo: Customer education through product demos		
8	Call Back Facility: Engage customer with support services		
9	Weather information: Push weather and important context sensitivity news		
10	Enable/ Disable: User defined option to Enable or disable features		
11	Application Preferences: Application capability to allow customer to tag the locations/ preferences as per his/her preferences.		
12	IFSC search / Lookup: Search of IFSC and Bank details lookup, Contact Us, Displays contact details of the Bank		
13	Social Media: Provides links to social media pages		
14	FAQ: Provides access to Frequently Asked Questions, Offers Displays promotions currently being offered,		
15	Rewards: Points as per the master parameter for various type of transaction.		
16	Personal Finance Management/ Dashboard: Provide option in App to view transactions in graphical form		
17	Sync Accounts: Provides option to update new accounts, update closed accounts,		
18	Personalization: Provides option to personalize menus and functionality as per customer choice		
19	Accessibility Features: <u>Low / Visually Challenged – Facility for Voice over</u>		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

20	Finance Management/ planning: Provide option for finance management savings, loan, etc.,		
21	Push & In-App: Drive attention and traffic		
22	Messages: Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc,		
23	Rate App: Provides option to rate the App and option to ask user for rating.		
24	Refer/ Invite/ share app to a friend / contact: Allows customer to refer friend from phonebook or email, new number about our App.		
25	Mobile Ads: Placeholder to display dynamic content as per parameter defined.		
26	Widgets: Displays the balance for the primary account, scheduled payments, etc.,		
Government Business Module			
1	Open Jan Dhan Accounts, PMAPY		
2	Atal Pension Yojana		
3	Pradhan Mantri Jeevan Jyoti Bima Yojna		
4	Pradhan Mantri Suraksha Bima Yojana		
5	Pradhan Mantri Mudra Yojana		
6	Jeevan Pramaan for Pensioner		
7	Senior Citizen Savings Scheme (SCSS)		
8	Sukanya Samridhi Yojana		
9	Open Public Provident Fund (PPF) Account		
10	Open New Pension Fund (NPS) Account		
11	Kisan Vikas Patra / National Savings Certificate Scheme		
12	National Savings Time Deposit Scheme		
13	National Savings Monthly Income Account Scheme		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Bharat Bill Payment Services (BBPS)			
1	Bill Payments through non-INDIAN BANK accounts & UPI Intent call		
2	Pay Link - Similar to Intent call & Standing Instructions		
3	Recent bill history with Repeat option		
4	Bills Due / Bill Split		
5	Quick recharge		
6	Add/ Manage biller		
7	Biller Categories like Mobile prepaid, Electricity, DTH, Mobile post-paid, Credit Card, Mutual Funds, FasTag, Landline, Gas, Insurance, Water, Broadband, Donations, Property tax, Rental payments, Subscriptions (additional categories to be enabled dynamically when enabled by NPCI)		
8	BBPS Dispute Resolution		
Tablet Banking Services (Assisted Mode for use by Branch's Employees)			
1	Customer Enrolment using e-KYC through Biometric Authentication and IRIS authentication (if permitted in future)		
2	AEPS On-us/Off-us withdrawal cash transactions		
3	Deposit / Withdraw Cash		
4	Aadhaar Seeding / / De-seeding		
5	BBPS – Utility Bill Payments		
6	Third Party products, Insurance Schemes enrolment		
ASBA & DEMAT			
1	ASBA Summary: List & Details of IPOs applied, Current Holdings, Statement, etc., Apply IPO/ FPO, View Application Status, Modify/ Cancel IPO application		
2	Certificate of Balance, view DEMAT details, loan against shares etc.,		
3	ASBA Management - IPO/ FPO		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

4	DEMAT & Trading – Online DEMAT / Trading account opening		
Forex / NRI Banking(Capturing of requests)			
1	NRI Savings & Deposits, FATCA Declarations		
2	Remittance (LRS)		
3	Issuance of Forex Cards		
4	Loading of Forex Cards		
5	Forex Cards Management		
6	Form A2		
7	Letter of credit Inland (Import)		
8	Advance Payment for Import of Goods		
9	SBLC Application		
10	Packing Credit Rupee & FC Application		
11	Import Bill Payment Letter		
12	Forex card rates		
Rural Lending			
1	Loans: Farm Mechanisation, Poultry, Irrigation, Dairy, Solar Pump, Tatkal, Farm Produce		
2	Kisan credit card Renewal		
3	Term Loans		
4	Agri Marketplace to buy/sell crops		
5	Personalized weather alerts		
6	Mandi Prices		
7	Notification by government, agricultural agencies, etc		
8	Crop Advisory		
9	Soil testing services		
10	Rent farm equipment		
11	Crop insurance		
12	Buy Agri. inputs		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

13	Crop health service		
Reward Points			
1	Loyalty Points Earning Scenarios like New Customer Registration, Registration Referral, Bill Pay, UPI, Shopping etc.		
2	Rewards Dashboard		
3	Redirection to rewards store for points redemption		
4	Policies, T&Cs		
Back Office – Admin Module			
1	Enable / Disable Menu		
2	Label Changes		
3	Adding and removing icons		
4	Mobile banking reports		
5	Device / SIM binding reports		
6	Error code, error message configuration		
7	Customer Enrolment – Addition / Updation / Deactivation / Activation		
8	Bulk User Enrolment & Group Configuration through File Upload		
9	System Parameter Configuration – Configure Time Validity, Session Validity, Secret Key Generation for merchant onboarding		
10	Account Type configuration / Product Type Configuration / Limit maintenance		
11	RTGS / NEFT – Holiday Configuration, IFSC Upload, RTGS / NEFT Status enquiry		
12	View Log - Transaction Log / Session Log / Error Log/ Audit Log		
13	PIN Mailer Generation / Tracking		
14	Password Policy Configuration - Login / Transaction passwords (Password Length, Format, Validity etc.)		
15	OTP Configuration - Configure OTP parameters (size, no of unsuccessful attempts, timeout, etc.)		

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

16	Content management & banner management of the App		
17	Vernacular Language Enablement		
18	Bulk SMS Generator, Maintenance Banner Display		
19	Branch Relationship Manager (RM) Module – For Branch related User Admin activities		
20	Corporate Banking Group Configuration, User Configuration, Services Mapping, Role Mapping, Approver Matrix management, Limit mapping for maker / checker, Matrix Migration (Add / Modify / Delete)		
21	Grid Administration - Generate authentication grid, Format, Expiry		
22	PKI Configuration - PKI Enrollment/ Register PKI / De-register PKI		
23	Holiday Configuration for all Central / State Tax Payments		
24	Reports, Scroll files & Recon file generation for Tax Payments & merchant integrations (minimum 100 nos.)		

The total marks assigned under this category is **810 marks** which will be **scaled down to 300 marks** as maximum marks allotted under this category, with **minimum 70% marks** as eligibility under Functional Specifications Criteria.

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

We submit that the details given above are true to the best of our knowledge.

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

PART – II

Commercial Bid

(Indicative price bid to be submitted along with Technical Bid in a separate envelope and Final Price Breakup to be submitted after completion of Online Reverse Auction)

Date:

To

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Dear Sirs,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: Your RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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 Digital Banking Omni-Channel Platform Licenses ^{^^}: -

S. No.	Items	License Cost during warranty period of 2 years (in Rs.)
1	Cost of Digital Banking Omni-Channel Platform Licenses for UAT setup	
2	Cost of Digital Banking Omni-Channel Platform Licenses for Primary site	
3	Cost of Digital Banking Omni-Channel Platform Licenses for Disaster Recovery	
4	Cost of Digital Banking Omni-Channel Platform Licenses for Near DR Site	
	Total (A)	

^{^^} 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, DR, NDR & UAT setup.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

B. Cost of Annual Technical Support Charges (post initial warranty period of 2 years):

S. No.	Items	ATS charges from 3 rd year to 5 th year (in Rs.)*
1	Cost of ATS for 3 rd Year	
2	Cost of ATS for 4 th Year	
3	Cost of ATS for 5 th Year	
	Total (B)	

* ATS Charges will be paid annually in advance after the initial warranty period of 2 years

C. Cost of Implementation of Digital Banking Omni-Channel platform:

S. No.	Item	Amount (in Rupees)
1	Implementation Charges at DC, NDR, & DR Site, UAT (installation, configuration, Customization, Training, Interface(s), Testing, Acceptance, Data Migration etc.)	
	Total (B)	

D. Cost of Manpower for onsite / production support for 5 years

The bidder to provide minimum 3 resources per shift (at 3 shifts per day) for 24x7x365 operations and providing the costing accordingly.

S. No.	Item	No of resources	Cost per resources per Annum (in INR)	Total Cost per Annum(in INR)*
1	Cost of manpower for Onsite support for 1 st year	15 resources		

Ref: CO/TMO/DBOC/01/2021-22
Date: 28/01/2022

2	Cost of manpower for Onsite support for 2 nd year			
3	Cost of manpower for Onsite support for 3 rd year			
4	Cost of manpower for Onsite support for 4 th year			
5	Cost of manpower for Onsite support for 5 th year			
	Total (D)			

*** To be paid on a quarterly basis from setting up of PMO till the end of the contract period. The payment will made in arrears at the end of every quarter.**

E. Cost of dedicated L3 onsite development engineer for 5 years

The bidder to provide 1 dedicated L3 onsite development engineer from start of 2nd Year onwards.

S. No.	Item	No of resources	Cost per Annum (in INR)*
1	Cost of one L3 development engineer for 2 nd year	1 resource	
2	Cost of one L3 development engineer for 3 rd year		
3	Cost of one L3 development engineer for 4 th year		
4	Cost of one L3 development engineer for 5 th year		
	Total (E)		

*** To be paid on a quarterly basis from 2nd year onwards till the end of the contract period. The payment will made in arrears at the end of every quarter.**

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

F. Man-days cost for Change Request Bill (in case of fresh change request as per the tender terms) for bucket size of 250 days

S. No.	Description	Per Man-day cost (in Rs)	Bucket Size	Total Cost (in Rs.)
1	Per Man-day Cost		250 (person days)	

Cost for 4 Bucket of 1,000 person-days* (F):

* Bank may avail bucket size of 250 person-days each, as per the actual requirements of the Bank.

Total Cost of Ownership (TCO) = Table(A) + Table(B) + Table(C) + Table(D) + Table(E) + Table(F) (i.e Rs.....)

In words: Rupees
.....

PRICE STATEMENT

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

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

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

(LIST OF ANNEXURES)

ANNEXURE-I

Bid Form

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

Date: _____

To

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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.



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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

Dated thisday of 2022

Signature

.....
(In the Capacity of)

Duly authorised to sign bid for and on behalf of

(Name & Address of Bidder)

.....
.....
.....

Mobile:

Email



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-II

Self-Declaration – Blacklisting

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Dear Sir,

**Sub: Request for Proposal for Supply, Installation, Customization and Maintenance
of Digital Banking Omni-Channel Platform.**

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

We hereby certify that, we have not been blacklisted by any Government Dept. / PSUs / Banks/
PSBs / Financial Institutions currently.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-III

Contract Form

(To be submitted on Non - Judicial Stamp Paper)

THIS AGREEMENT made theday of.....2022 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.
 - (f) the RFP including Addendum/s & corrigendum/s.
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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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:.....

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 theday of.....20__

Signature of Authorized Official with Seal

.....

Date.....2022

Address:

.....

.....

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-V

Manufacturers' Authorization Form (MAF)

No.

Date :

To

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001..

MAF for your RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-VI

Pre-Contract Integrity Pact

(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”

Preamble

The Bank intends to award, under laid down organizational procedures, contract/s for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform. 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(CVO) and in addition can initiate disciplinary actions.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 and this bid security will be forfeited.
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 the liquidated damages equivalent to the amount of the contract value.

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 fit 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.

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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 aton
.....

(For & On behalf of the Bank)

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Place _____

Place _____

Date _____

Date _____

Witness 1:

Witness 1:

(Name & Address) _____

(Name & Address) _____

Witness 2:

Witness 2:

(Name & Address) _____

(Name & Address) _____

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-VII

Non-Disclosure Agreement

THIS AGREEMENT made and entered into aton this theday of.....2022 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 Digital Banking Omni-Channel Platform.

M/s..... Limited has been engaged in the business of providing the services for Digital Banking Omni-Chnnel platform.

The parties have entered into agreement dated _____ for providing the services for Digital Banking Omni-Channel Platform (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 THEREFORE 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.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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.

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

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 dispute arising 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."

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

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-VIII

Declaration For MSME Benefits

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

To,
Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

Dear Sir,

This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022 floated for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform. 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, Cancellation 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/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-IX

**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,
Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Date

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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:



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-X

Proforma of Installation Certificate for issue by the Bank after completion of Implementation of each Phase (MVP) of the Project

Date:

Sub: Certificate of COMPLETION OF IMPLEMENTATION OF THE DIGITAL BANKING OMNI-CHANNEL PLATFORM

Ref: Purchase Order No.

1. This is to certify that the MVP - ____ 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 MVP _____
- (c) Deliverables in the MVP _____
- (d) Date of Initiation of MVP _____
- (e) Date of completion of UAT _____

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

<u>S.No.</u>	<u>Description</u>	<u>Amount to be recovered</u>
--------------	--------------------	-------------------------------

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 MVP 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 _____

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

***Explanatory notes for filling up the certificates:**

- (a) The Service Provider has adhered to the time schedule specified for the phase in the contract in despatching the documents pursuant to Technical Specifications.
- (b) The Service Provider 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/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XI

Certificate of Local Content as per Make in India Guidelines

To,

Date

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform.

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

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 and subsequent revision order no. P-45021/2/2017-PP (B.E.-II) dated 16th Sept 2020 & its amendment (if any) referred to hereinabove.

For Bidder

For OEM

Signature of authorised signatory

Signature of authorised signatory

Name and Designation:

Name and Designation:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Seal:

Date:

Seal:

Date:

ANNEXURE-XII

Declaration of Source Code Audit

To,

Date

Assistant General Manager,
Indian Bank, Head Office Building,
Digitization Cell, 6th Floor,
Transformation Management Office Department,
66, Rajaji Salai, Chennai – 600 001.

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Customization and Maintenance of Digital Banking Omni-Channel Platform

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

We declare that, source code of our application has been audited by professionally competent personnel/ Information Security (IS) Auditors.

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:



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XIII

CHECKLIST FOR THE RFP

S.No.	Eligibility Criteria	Supporting Documents
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 5 years as on as on date of bid submission.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.
2	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.	Undertaking as per Annexure-IX to be submitted.
3	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
4	The Bidder must have an average turnover of minimum Rs. 500 crores during last 03 (three) financial year(s) i.e. FY 2020-21, FY 2019-20 and FY 2018-19.	Self-attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.
5	The Bidder should have earned net profit at least for two out of last three financial years. The net worth of the Bidder should be positive for the previous three financial years. i.e. FY 2020-21, FY 20219-20 and FY 2018-19.	Self-attested Copies of audited financial statements duly certified by auditor along with the auditor's report to be enclosed.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

6	The Bidder should not have been blacklisted/ debarred by the Central Government/ State Governments/ Semi-Government departments / Regulatory Authorities / Financial Institutions/ banks/ Public Sector Undertakings in India and overseas.	A Self-Declaration to be furnished by the Bidder on the Company's letter head for the same as per Annexure-II.
7	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
8	Bidder should have experience of minimum 7 years in providing Software Solution/ IT based Services.	Copy of the purchase order and / or Certificate of completion of the work. The Bidder should also furnish letter from the institution quoting the period and nature of services provided. Details to be furnished as per Annexure-XV.
9	<p>The Bidder should have experience of implementing and managing Internet Banking or Mobile Banking Solution for at least one Scheduled Commercial Banks in India / Payment Banks in India having a total business of more than 2,00,000 crores rupees as on 31.03.2021 having minimum 10 Lakh customer registrations through Internet Banking / Mobile Banking Channels.</p> <p>The platform should be operational for minimum of 1 years as on the date of bid submission.</p>	The bidder to submit certificate from the Bank along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily. Details to be furnished as per Annexure-XV.
10	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission (or) in case the bidder is the OEM, then the product proposed under this RFP should be recognized by Gartner / Forester in any of the last three Financial Years in the top 2 quadrants.	Copy of certification to be submitted (or) copy of Gartner/ Forester report for the particular year along with letter in the company letter head to be submitted.
11	The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner for supply of Licenses and solution implementation and	Bidder should specifically certify in this regard on company letter head.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	<p>maintenance support under warranty/ AMC of the proposed solution.</p> <p>OEM proposed by bidder should have its development & support center in India. This should be full fledged establishment and not created for the submission of this Bid.</p>	
12	<p>The bidder shall be the OEM/ Certified or authorized agent/ reseller/ partner of the proposed solution. The proposed solution quoted in this RFP should have been implemented by the bidder and is operational for not less than minimum 1 year as on the date of RFP.</p> <p>Client references and contact details (email/ landline/ mobile) of customers for whom the Bidder has executed similar projects in India or globally.</p>	<p>Manufacturer's Authorization Form and confirmation from OEM that the proposed solution is implemented by the Bidder and is operational for more than one year to be furnished.</p> <p>Bidder should specifically confirm on their letter head in this regard as with Start and End date, project details and client references details.</p>
13	<p>The Bidder should have at least 1,000 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP.</p>	<p>Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.</p>
14	<p>The Bidder should have designed / developed / implemented banking technology solutions in Public/ Private Sector Banks in India or globally at least 2 areas: Mobile Banking, Internet Banking, Omni-Channel Platform, UPI.</p>	<p>Bidder should specifically certify in this regard on company letter head.</p>
15	<p>The Bill of Material must be attached in Technical Bid as well as indicative Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid.</p>	<p>Technical bid without Bill of Materials will be liable for rejection. Indicative prices as per the format as per Section-V (Part-II) to be submitted along with Technical Bid in a separate envelope.</p>
16	<p>The Bidder to submit the complete architecture, hardware requirement for end-</p>	<p>Complete details of the hardware (at Data Center, DR Site, NDR,</p>

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

	to-end functioning of the Platform as part of Technical bid submitted to the Bank.	UAT & for Training Set-up), Operating System / Database required and network architecture of the Platform offered to be submitted by the bidder by means of diagrammatic/ pictorial representations along with details of other required infrastructure expected from the Bank.
17	The bidder should submit the detailed bill of material covering all the software components being supplied as part of the platform solution with details of the required infrastructure from the Bank.	Detailed bill of material covering all the software components being supplied as part of the platform solution to be furnished along with the technical bid.
18	The bidder to submit their compliance on the Technical and Functional Requirements format provided in Section-V - Part-I (i) & (ii).	Compliance on the Technical and Functional Requirements to be submitted and no column should be left blank. Technical documentation as proof of technical compliance also to be submitted along with the technical bid wherever possible.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XIV

Pre-Bid Query Format

(to be provided in MS-Excel format)

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

Bidder's Name:

S.No	Page No	Para No.	Description	Query details

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XV

Experience Details

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

(Submit photocopies of Purchase Orders as supporting documents for each item as per eligibility & evaluation criteria separately)

S.No.	Name of Organization for whom services rendered	Nature of Work	Team size	Project Details		
				Period (No. of Months)	Start Date	Date of Completion/ expected completion

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XVI

Turnover, Net Worth and P&L Details

(Bidders have to submit photocopies of Audited Balance Sheet / P&L)

Ref: RFP No. CO/TMO/DBOC/01/2021-22 dated 28/01/2022

(Amount in Rs.)

F Y	Turnover	Net Profit and Loss	Net worth
2018-19			
2019-20			
2020-21			

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

ANNEXURE-XVII

Business Rules and Terms & Conditions of Online Reverse Auction (RA) for Integrated Digital Banking Omni-Channel Platform and subsequent amendments and clarifications

BUYER NAME	Indian Bank, Head Office Building, Digitization Cell, 6 th Floor, Transformation Management Office Department, 66, Rajaji Salai, Chennai-600001. Phone: +91-44-2527 8741 / 8742 / 8745 / 8739 Email: digitization.cell@indianbank.co.in
AUCTION TO BE CONDUCTED BY	M/s. Antares Systems Limited #24, Sudha Complex, 3rd Stage, 4th Block Basaveshwaranagar, Bangalore – 560 079. Auction Website : https://www.tenderwizard.in/indianbank Mr. Gunaseelan Mobile: 99432 77499, 080-40482100 Email: gunaseelan.m@antaressystems.com
DATE OF AUCTION	Auction Date: Online Reverse Auction: (With unlimited extensions of 10 minutes each)
DOCUMENTS ATTACHED	1) Business rules for online reverse auction 2) Process Compliance Form (Annexure I) 3) Price Confirmation Letter (Annexure II) 4) Contact Information
SPECIAL INSTRUCTIONS	Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor INDIAN BANK will be responsible for any lapses /failure on the part of the vendor, in such cases.
PURPOSE	This online reverse auction is to be held to find the Lowest quoted (L1) bidder and total price as per tender terms from the technically qualified vendors.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Business Rules for Online Reverse Auction

L1 vendor shall be finalized against the tender for Integrated Digital Banking Omni-Channel Platform through reverse auction mode. INDIAN BANK has made arrangement with M/s. Antares Systems Limited, who shall be INDIAN BANK's authorized service provider for the same. Please go through the guidelines given below and submit your acceptance to the same.

1. For the proposed reverse auction, technically and commercially acceptable bidders only shall be eligible to participate.
2. Computerized Reverse auction shall be conducted by INDIAN BANK, on pre-specified date, while the vendors shall be quoting from their own offices/ place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by vendors themselves and the Bank shall not be responsible for the same. In the event of failure of their Internet connectivity, (due to any reason whatsoever it may be) it is the bidder's responsibility. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the reverse auction successfully. However, the vendors are requested not to wait till the last moment to quote their bids to avoid any such complex situations. Failure of power at the premises of vendors during the Reverse auction cannot be the cause for not participating in the reverse auction. On account of this, the time for the auction cannot be extended and INDIAN BANK is not responsible for such eventualities.
3. M/s. Antares Systems Limited shall arrange to provide training to the nominated person(s), without any cost to you. They shall also explain you, all the Rules related to the Reverse Auction/ Business Rules Document to be adopted along with bid manual. You are required to give your compliance well before start of bid process. Otherwise, you will not be allowed to participate in the reverse auction.
4. **MATERIAL FOR BID:** Bid document and subsequent amendments & clarifications for Integrated Digital Banking Omni-Channel Platform.
5. **BIDDING CURRENCY AND UNIT OF MEASUREMENT:** Bidding will be conducted in Indian Rupees (INR).
6. **BID PRICE:** The Bidder has to quote the total price for Integrated Digital Banking Omni-Channel Platform as per tender.
7. **VALIDITY OF BIDS:** The Bid price shall be firm and shall not be subjected to any change whatsoever.
8. **LOG IN NAME & PASSWORD:** Each Bidder will be assigned a Unique User Name & Password by M/s. Antares Systems Limited. The Bidders are requested to change the Password after the receipt of initial Password from M/s. Antares Systems Limited. All

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

bids made from the Login ID given to the bidder will be deemed to have been made by the bidder.

9. **BIDS PLACED BY BIDDER:** The bid of the bidder will be taken to be an offer to execute the work. Bids once made by the bidder cannot be cancelled/ withdrawn. The bidder is bound to execute the work at the price they bid. Should any bidder back out and not make the supplies as per the rates quoted, INDIAN BANK, and / or Service provider shall take action as appropriate.
10. **LOWEST BID OF A BIDDER:** In case the bidder submits more than one bid, the lowest bid will be considered as the bidder's final offer to execute the work.
11. **BIDDER MANUAL:** Complete bidder manual is available on the website <https://www.tenderwizard.in/indianbank>, in which all the aspects of Reverse Auction is mentioned in detail. Bidders are advised to read the bidder manual thoroughly before entering into the Reverse Auction.
12. **AUCTION TYPE:** English Reverse Auction No Ties.
13. **STARTING BID/BID DECREMENT:** The starting bid/bid decrement amount shall be specified by INDIAN BANK. The starting bid/bid decrement shall be available to the Bidders at the start of the auction.
14. **ONLINE ENGLISH REVERSE NO TIES AUCTION (REVERSE AUCTION):**

INDIAN BANK will declare its **Opening Price (OP)**, which shall be visible to the all vendors during the start of the reverse Auction. You will be required to start bidding after announcement of Opening Price and decrement amount. Also, please note that the start price of an item in online reverse auction is open to all the participating bidders. Any bidder can start bidding, in the online reverse auction, from the start price itself. Also, please note that the first online bid that comes in the system during the online reverse auction can be equal to the auction's start price, or lesser than the auction's start price by one decrement, or lesser than the auction's start price by multiples of decrement. The second online bid and onwards will have to be lesser than the L1 rate by one decrement value, or lesser than the L1 rate by multiples of the decrement value.

15. **DURATION OF AUCTION:**

English Reverse (no ties) shall be for a **period of 60 minutes**. If a bidder places a Bid in the last 10 minutes of Closing of the Auction, the auction shall get extended automatically for another 10 minutes. **In case, there is no Bid in the last 10 minutes of closing of Auction, the Auction shall get closed automatically without any extension.** Such extension will be allowed to continue till no quote is placed within 10 minutes of the last quote. There is no limit on number of extensions. Please note that if there are more than one item in a single auction, the auto-extension will be applicable to the entire event i.e. whenever a bidder places an acceptable bid in the last 5 minutes

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

of the closing of the auction, the auction shall get extended automatically for another 5 minutes from the time of this bid for all the items in the auction.

However, vendors are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc. (THIS SCHEDULE IS TENTATIVE. IF ANY CHANGE IN SCHEDULE, THE SAME SHALL BE COMMUNICATED TO YOU).

16. **VISIBILITY TO BIDDER:** The Bidder shall be able to view the following on his screen along with the necessary fields during English Reverse – No ties Auction:
 - a) Leading Bid in the Auction
 - b) Bid Placed by you
 - c) Opening Price
 - d) Your rank in the auction
17. **AUCTION WINNER:** At the end of the Reverse Auction, INDIAN BANK will evaluate all the bids submitted and will decide upon the winner/ the successful bidder. The decision of the Bank in this regards shall be final and binding on all the bidders.
18. During English Reverse (no ties), if no bid is received within the specified time, INDIAN BANK, at its discretion, may decide to revise Opening price / scrap the reverse auction process.
19. The Online Reverse Auction will be treated as closed only when the bidding process gets closed in all respects for the item/s listed in the tender.
20. All terms and conditions shall be as per RFP document and Subsequent Amendments & Clarifications.
21. The bidders are required to submit a declaration that they have understood and accept the terms / conditions / modalities provided in the document, before participating in the reverse auction, as per the format specified, failing which the bidders will be disqualified from participating in the reverse auction.
22. At the end of the reverse auction, Successful bidder has to provide a detailed break up for his lowest offer within 24 hour of closing of auction to Bank in the prescribed format issued by INDIAN BANK, duly signed and stamped as token of acceptance. Any variation between the on-line bid value and signed document will be considered as sabotaging the tender process and will invite disqualification of vendor to conduct business with INDIAN BANK as per prevailing procedure.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

23. OTHER TERMS & CONDITIONS:

- The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other suppliers / bidders.
- The Bidder shall not divulge either his Bids or any other exclusive details of INDIAN BANK to any other party.
- At the end of the Reverse Auction, INDIAN BANK will decide upon the winner. INDIAN BANK's decision on award of Contract shall be final and binding on all the Bidders.
- INDIAN BANK along with Service Provider can decide to extend, reschedule or cancel any Auction. Any changes made by INDIAN BANK and / or Service Provider, after the first posting will have to be accepted if the Bidder continues to access the site after that time.
- INDIAN BANK / Service Provider shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
- INDIAN BANK / Service Provider will not be held responsible for any damages, including damages that result from, but are not limited to negligence. INDIAN BANK / Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.
- In the event of any disputes, the audit trail provided by the service provider for all User Transactions and administrative actions will be considered as final and binding.

N.B.

- All the Bidders are required to submit the Process Compliance Form duly signed to M/s. Antares Systems Limited.
- All the bidders are requested to ensure that they have a valid digital signature certificate well in advance to participate in the online event.

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Process Compliance Form

(The bidders are required to print this on their company's letter head and sign in each page with official stamp before faxing)

Date:

To,

M/s. Antares Systems Limited
#24, Sudha Complex, 3rd Stage, 4th Block
Basaveshwaranagar, Bangalore – 560 079

Sub: Acceptance to the Process related Terms and Conditions for the Reverse Auction.

Ref: RFP No. _____ and Subsequent Amendments & Clarifications for Integrated Digital Banking Omni-Channel Platform.

Dear Sir,

This letter is to confirm that:

- 1) The undersigned is Authorized Representative of the Company.
- 2) We have read the Terms of RFP of INDIAN BANK and the Business rules governing the Reverse Auction process and confirm our agreement to them.
- 3) We also confirm that we have taken the training on the auction tool and have understood the functionality of the same thoroughly.
- 4) We confirm that INDIAN BANK and M/s. Antares Systems Limited shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- 5) We also confirm that we have a valid digital certificate issued by a valid Certifying Authority.
- 6) We also confirm that we will send the price confirmation as per our quoted price as per format given in the tender within 24 hour of the completion of the reverse auction to Bank.
- 7) We, hereby confirm that we will honor the Bids placed by us during the auction process.



Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

With regards

Signature with company seal and date.

Name :

Company / Organization :

Designation within Company / Organization :

Date :

Address of Company / Organization :

Scan & Email this Document

Ref: CO/TMO/DBOC/01/2021-22

Date: 28/01/2022

Price Confirmation

To

M/s. Antares Systems Limited
#24, Sudha Complex, 3rd Stage, 4th Block
Basaveshwaranagar, Bangalore – 560 079

Sub: Final price quoted during online reverse auction for RFP No. _____ and
Subsequent Amendments & Clarifications for Integrated Digital Banking Omni-Channel
Platform.

Ref: 1. Our Bid No. _____ dated _____

2. Reverse Auction dated _____

Dear Sir,

With reference to the above, we confirm that we have quoted Rs. _____ as our
final price during the Reverse Auction.

Thanking you and looking forward to the valuable order from INDIAN BANK.

Yours sincerely,

For _____

Name:

Company:

Date:

Seal:

