BIHAR STATE COOPERATIVE BANK

ON BEHALF OF ALL

DISTRICT CENTRAL CO-OPERATIVE BANK'S

REQUEST FOR PROPOSAL (RFP)

FOR

Selection of System Integrator for Core Banking Solution,

Allied Applications on CAPEX model, and required

Infrastructure on Service Model

For

Bihar State Co-operative Bank & its 23 DCCBs

Disclaimer

The information contained in this RFP document, or any information provided subsequently to the bidder(s) whether verbally or in documentary form by or on behalf of The Bihar State Co-operative Bank (BSCB) and its DCCBs 23 (Twenty Three) District Co-operative Banks / Central Co-operative 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 BSCB and its DCCB's to the interested parties for submission of bids. The bidder will be solely responsible for the execution of this project. The purpose of this RFP is to provide the bidder with information to assist in the formulation of their proposals. While effort has been made to include all information and requirements of BSCB and its DCCBs with respect to the solution requested, this RFP does not claim to include all the information the bidder may require. The bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary obtain independent advice. BSCB and its DCCBs 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. BSCB on behalf of all DCCBs may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

Contents

1. Introduction

The Bank was registered in the name of Bihar and Orissa Provincial Co-operative Bank on 16.03.1914 under the Cooperative Societies Act II of 1912. Its registration no.267/1913-14. Initially, the area of operation of the Bank was Bihar and Orissa. After the separation of Orissa in the year, 1936-37 its area of operation was confined to Bihar and its name was changed to Bihar State Co-operative Bank Ltd. in December 1950. After application of the Banking Regulation Act 1949 to Co-operative Bank on 1st March 1966, this Bank was included in the second schedule of Reserve Bank of India in the month of July 1966. Earlier, the bank was doing trading business also, but this business was transferred to Bihar State Co-operative Marketing Union after its establishment in the month of June 1958.

The Bank is presently doing its business through its 13 branches and 23 DCCB affiliated with it. The Bank was earlier doing the lending business under the agriculture sector only. But after the issuance of guidelines from NABARD regarding non-agriculture finance, the Bank started business under the non-agriculture sector in the year 1990. Thus, the Bank is presently doing the lending business in both Agriculture as well as in the non-agriculture sector.

The Bihar State Co-operative Bank Ltd. and it's 23 Member district central / central cooperative banks wish to transform its existing Core Banking solution and allied application through floating of RFP for BSCB and its DCCB's. As part of this initiative, BSCB along with Twenty-Three (23) Member district central / central cooperative banks proposes to engage a System Integrator for transformation of existing core banking solution and allied application along with related underlying infrastructure in service model.

2. Abbreviations

Sr. No.	Acronym/ Terms Used	Definition
1.	AMA	Advanced Measurement Approach
2.	AMC	Annual Maintenance Contract
3.	AML	Anti-Money Laundering
4.	API	Application Programming Interface
5.	APY	Atal Pension Yojna
6.	ASP	Application Service Provider
7.	ATM	Automated Teller Machine
8.	Bank	The Bihar State Co-operative Bank Ltd.
9.	BBPS	Bharat Bill payment System
10.	BIN	Bank Identification Number
11.	BOM	Bill Of Material
12.	BRD	Business Requiremnets Documents
13.	CA	Current Account
14.	CBS	Core Banking Solution
15.	CC	Cash Credit
16.	CKYC	Centralised Know Your Customer
17.	CO	Commercial Offer/ Commercial Bid/ Price Bid
18.	CR	Change Requirement
19.	DBTL	Direct Benefit Transfer of LPG
20.	DC	Data Centre
21.	DCCBs	District central cooperative banks.
22.	DG	Diesel generator
23.	DMZ	Demilitarised Zone
24.	DRC	Disaster Recoery Centre
25.	EIS	Executive Information System
26.	EMD	Earnest Money Deposit
27.	EMS	Enterprise Management System
28.	ESI	Employee State Insurance

29.	FD	Fixed Deposit
30.	FI	Financial Inclusion
31.	FNF	Full and Final
32.	FRLS	Flame Retardant Low Smoke Cable
33.	FTR	Financial Technical Requiremnet
34.	GST	Goods and Service Tax
35.	GSTN	Goods and Service Tax Network
36.	H2H	Host- to - Host
37.	HIPS	Host Intrusion Prevention System
38.	HO	Head Office
39.	HRMS	Human Resource Management System
40.	HTTP	Hyper Text Transfer Protocol
41.	HTTPS	Hyper Text Transfer Protocol Secure
42.	IBA	Indian Bank's Association
43.	IMPS	Immediate Payment Service
44.	IPR	Intellectual Property Right
45.	IPSEC	Internet Protocol Security
46.	IT	Information Technology
47.	KCC	Kisan Credit Card
48.	LN	Loan
49.	MIS	Management Information System
50.	MSL	Minimum Service Level
51.	MZ	Militarised Zone
52.	NABARD	National Bank for Agriculture and Rural Development
53.	NACH	National Automated Clearing House
54.	NEFT	National Electronic Fund Transfer
55.	NPA	Non- Performing Assest
56.	NPCI	National Payments Corporation of India
57.	NSC	National Savings Certificate
58.	OEM	Original Equipment Manufacturer – Product Bidder
59.	OS	Operating System

60.	PCI DSS	Payment Card Industry Data Security Standard
61.	PDU	Protocol Data Unit
62.	PFMS	Public Financial Management System
63.	PM	Project Manager
64.	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
65.	PMSBY	Pradhan Mantri Suraksha Bima Yojana
66.	POS	Point of Sale
67.	Project	System Integrator for Core Banking Solution, Allied Applications and required Infrastructure
68.	PSU	Public Sector Undertaking Bank
69.	RBI	Reserve Bank of India
70.	RD	Reccuring Deposit
71.	RDBMS	Relational Database Management System
72.	RFP	Request for Proposal
73.	RRB	Regional Rural Bank
74.	RTGS	Real Time Gross Settlement
75.	RTO	Recovery time Objective
76.	RPO	Recovery Point Objective
77.	SAN	Storage Area Network
78.	SB	Savings Bank
79.	SCB	State Co-operative Bank
80.	SDC	State Data Centre
81.	SI	System Integretor
82.	SIT	System Integration Testing
83.	SLA	Service Level Agreement
84.	SMS	Short Message Service
85.	SOA	Service Oriented Architechture
86.	SP	Service Proider
87.	STQC	Standardisation Testing and Quality Certification
88.	TDR	Term Deposit Receipt
89.	TDS	Tax Deducted at Source

90.	UAT	User Acceptance Test
91.	UCB	Urban Co-operaative Bank
92.	UIDAI	Unique Identification Authority of India
93.	UPI	Unified Payment Interface
94.	VM	Virtual Machine
95.	WAN	Wide Area Network
96.	XML	Extensible Markup Language
97.	STCB	State Co-operative Bank
98.	IAAS	Infrastructure as a Service
99.	ICCC	Integrated Command and Control Centre

3. Objective

The Bihar State Co-operative Bank Ltd. and it's 23 District central cooperative banks wants to transform their existing Core Banking solution and allied applications through tendering process for BSCB and its DCCBs. As part of this initiative, BSCB along with Twenty-Three (23) District central cooperative banks proposes to engage a System Integrator for transformation of existing core banking solution and allied applications. The Core Banking Solution should be capable enough to integrate with other allied applications used internally as well as from 3rd Party service providers. BSCB and its DCCBs propose to implement or integrate Anti Money laundering Solution (AML), Loan Originating System (LOS), HRMS solution, GST Application, MicroATM Client Application and Financial Inclusion (FI), ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution, Help Desk Management System, GEN AI Virtual Assistant, ICCC Helpdesk & Grievance Management, Facility Management along with Infrastructure related applications like Enterprise Management Solution, Backups etc. and hardware, network and security equipment in service & opex model. The bidder to provide DC and DR inside Indian Territory which should be in separate seismic zone and atleast 1000kms apart. The banks will be responsible for setting up the infrastructure facilities within the branch, HO and other service outlets (PCs, printers, branch servers, UPS, LAN, switch, etc.) and its regular maintenance. The Bidder should migrate the legacy data of BSCB and its 23 DCCBs to separate instances in one single Database, i.e. all banks should be treated as a distinct entity and there will be logical separation (instances) for each of them in one single Database. BSCB expects that the bank and its 23 DCCBs may go live at one go.The bidder is expected to make all efforts and

commitment to make this project successful within the specified timeline under the terms as agreed between the parties.

3.1 Tender Highlights

PARTICULARS	DEADLINE
Project Name	REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure On Service Model for Bihar State Co-operative Bank & its 23 DCCBs
RFP Inviting Bank	The Bihar state Cooperative Bank Ltd. (BSCB) and 23 other Central/District Central Cooperative Banks
RFP Reference No:	HO/IT/1003 Dated: 28/08/2024
Availability of RFP document	29/08/2024 To be downloaded either from https://eproc2.bihar.gov.in or https://biharscb.co.in /tender
Portal registration Fees (non-refundable)	**INR 1,000/- + INR 180/- (GST) = INR 1,180/-** First Time user registration fees payable online through e-payment mode i.e. NEFT/RTGS/Credit Card on the following website: https://eproc2.bihar.gov.in
Tender Processing Fees (non- Refundable)	As applicable amount mentioned in the portal to be paid as One Time Fee payable online through e-payment mode i.e. NEFT/RTGS/Credit Card on the following website: https://eproc2.bihar.gov.in

Cost of the Tender document (non-refundable)	**INR 20,000/- + INR 3,600/- (GST) = INR 23600/- (Rupees Twenty-Three Thousand Six Hundred Only)** payable online through e-payment mode i.e. NEFT/RTGS/Credit Card on the following website: https://eproc2.bihar.gov.in
Earnest Money Deposit he following website: https://eproc2.bihar.gov.in	**INR 20,00,000/- (Rupees Twenty Lacs Only)** payable online through e-payment mode i.e. NEFT/RTGS on the following website: https://eproc2.bihar.gov.in **Note**: Exemption from payment of tender fee and EMD is permitted only in the case of PSU bidders on the submission of appropriate documents stating that they are legally and financially autonomous and operate under commercial law of Central Government or State Government as Public Sector Undertakings. EMD can also be paid in the form of a Bank Guarantee issued by any nationalized or scheduled bank in India.
Last date of submission of the Prebid Query	04/09/2024 up to 5:00 PM Bank shall not accept any Prebid Query received after mentioned deadline time.
Date, Time and Venue for Pre-bid Meeting	06/09/2024 at 01:00 PM HEAD OFFICE: The Bihar State Co-operative Bank Ltd. Ashok Rajpath, Patna - 800004, Bihar.
Last date of submission of the Technical and Commercial bid.	19/09/2024 on or before 3:00 PM
Mode of Submission of RFP	Technical Proposal: To be uploaded in soft copy at https://eproc2.bihar.gov.in Commercial Proposal: To be uploaded in soft copy at https://eproc2.bihar.gov.in
Date of opening of the Technical Bids	19/09/2024 – 04:00 PM
Date of Opening of Commercial Bids	To be communicated to technically qualified bidders

Date of Bidder's Presentation	To be communicated to eligible bidders.
Bank email id for RFP related communication	itcell@biharscb.co.in
Communication Address	All communications, of Technical Proposal Document including the soft copy of the Technical and Commercial Proposal Should be Addressed to: **To** **The Managing Director,** **The Bihar State Co-operative Bank Ltd.** **Ashok Rajpath, Patna - 800004, Bihar**

Bidders are requested to go through the https://eproc2.bihar.gov.in **portal well in advance to avoid last minute challenges before submission of the RFP response.**

* MSMEs (Micro Small and Medium Enterprises (MSME) are exempted from paying the cost of tender document and EMD amount for which the concerned enterprise needs to provide necessary documentary evidence. For MSME bidders, the preferences set by the Government of India policies shall be considered while evaluating the tender.

Note: Bidders are required to strictly submit their bids for technical and eligibility criteria as well as commercial in electronic form using the e-procurement system at **"**https://eproc2.bihar.gov.in**".** Bids received after the closing of the bid submission deadline are summarily rejected without sighting any reason.

The above dates are tentative and subject to change without any prior notice or intimation. Bidders should check website **"**https://eproc2.bihar.gov.in**"** for any changes/addendums to the above schedule and/or any other changes to this RFP. Bank would not be responsible for any delayed/lack of update directly to the bidder. Bidders to confirm with the Bank the time and venue -1- day prior to any of the above events. Eligibility cum Technical bids will be opened in the presence of the bidder's representatives who choose to attend the opening of eligibility cum technical bid. No separate communication shall be sent in this regard. Subsequently, the Bank will evaluate the eligibility cum Technical Bids and the bidders shall be suitably intimated about the outcome, after evaluation.

Commercial bids will be opened in the presence of the bidder's representatives, desirous to attend and will be found qualified upon evaluation of the eligibility and technical bid by the Bank. However, if it is found that any given date indicated in the Schedule of Dates is a public holiday, or the bank is closed on that day for any account, the activity would be shifted to the next working day of the bank.

Bidders are requested to download the RFP from "https://eproc2.bihar.gov.in". The cost of the tender document of Rs. 23,600.00 (Rupees Twenty-Three Thousand Six Hundred Only) inclusive of GST to be paid for applying to the tendering process. The cost of the tender document should be paid as per details mentioned in **Section 3.1**.

This is a one-time non-refundable amount. The Bid not accompanied by the Cost of the Document shall be termed invalid and shall be summarily rejected.

The EMD along with the Bid Security form shall be submitted as per **ANNEXURE 14:** EARNEST MONEY DEPOSIT of this RFP. The EMD should be paid as per the details mentioned in **Section 3.1.**

3.2 Cancellation of RFP Procedure

BSCB reserves its right to cancel the entire/unexecuted part of the RFP at any time before signing the contract. In the event of annulment of the RFP for whatsoever reason BSCB is not bound to disclose the reason for the cancellation.

4. Current Project Overview

4.1 Organization Details

Lead/Parent Bank	The Bihar State Co-operative Bank Ltd.
DCCBs	District Central Co-operative Banks/ Central Co-operative Banks
Current Core Banking Solution	<Finacle Version 7.0.29> For BSCB and 22 DCCBs <Wings 4.9.42 > For Supaul DCCB Operating Model: OPEX/ASP Model for all the banks
Present ATM Switch & Solution Details	<Sarvatra Technologies Pvt Ltd.> managed by Sarvatra for BSCB and 23 DCCB's Version:3.12 Operating Model: OPEX Model/ASP Model
Present Micro ATM Device Specification	**Product Name:** Wireless Data POS Terminal **Model:** T6900 **Company Name:** Shanghai Sunmi Technology Co. Ltd. **Display:** 5.5 HD+ ; **CPU:** MT6739 **Memory:** 1 GB; **Flash:** 8 GB; **Camera:** 5M **Network:** Wifi+EU 4G; **Adapter:** IND **Card READ:** NFC+MSR+IC **Scan:** Finger Print; **Printer:** 58 **Operating System:** SUNMI EN
Name of DCCBs	1. Nalanda DCCB 2. Patliputra CCB 3. Magadh DCCB 4. Nawada CCB 5. Ara CCB 6. Sasaram CCB

	7. Bhagalpur CCB
	8. Munger DCCB
	9. Begusarai DCCB
	10. Purnea DCCB
	11. Muzaffarpur DCCB
	12. Sitamarhi CCB
	13. Betiah NCCB
	14. Siwan CCB
	15. Gopalganj DCCB
	16. Aurangabad DCCB
	17. Khagaria DCCB
	18. Katihar DCCB
	19. Vaishali DCCB
	20. Samastipur DCCB
	21. Rohika CCB
	22. Motihari DCCB
	23. Supaul DCCB

Business Projection (BSCB & DCCBs)

Note: Bidder to factor in

1. *Growth rate on business and Transactions @ 10 %.*
2. *Branch expansion @ 05 branches per year and*
3. *Three Additional employees for every new branch.*
4. *Growth rate on Customer Account @ 10%*
5. *CBS User Growth*

1.Bihar State Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	14	19	24	29	34	39

2	No. of CBS Users	104	119	134	149	164	179
3	No. of Transactions through CBS	3583080	3941388	4335527	4769079	5245987	5770586
4	No of Financial Transactions through ATM	55356	60892	66981	73679	81047	89151
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	331626	364789	401267	441394	485534	534087

2. Nalanda District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	13	18	23	28	33	38
2	No. of CBS Users	52	67	82	97	112	127
3	No. of Transactions through CBS	1137348	1251083	1376191	1513810	1665191	1831710
4	No of Financial Transactions through ATM	11352	12487	13736	15110	16620	18283
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	140482	154530	169983	186982	205680	226248

3.Patliputra Central Cooperative Bank Ltd

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5

1	No. of Branches	21	26	31	36	41	46
2	No. of CBS Users	78	93	108	123	138	153
3	No. of Transactions through CBS	1028832	1131715	1244887	1369375	1506313	1656944
4	No of Financial Transactions through ATM	33060	36366	40003	44003	48403	53243
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	155016	170518	187569	206326	226959	249655

4. Magadh District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	10	15	20	25	30	35
2	No. of CBS Users	33	48	63	78	93	108
3	No. of Transactions through CBS	417204	458924	504817	555299	610828	671911
4	No of Financial Transactions through ATM	20	22	24	27	29	32
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	140366	154403	169843	186827	205510	226061

5. Nawada Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	14	19	24	29	34	39
2	No. of CBS Users	30	45	60	75	90	105
3	No. of Transactions through CBS	593148	652463	717709	789480	868428	955271
4	No of Financial Transactions through ATM	16824	18506	20357	22393	24632	27095
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	134507	147957	162753	179028	196931	216624

6.Ara Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	24	29	34	39	44	49
2	No. of CBS Users	107	122	137	152	167	182
3	No. of Transactions through CBS	5791032	6370135	7007149	7707864	8478650	9326515

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
4	No of Financial Transactions through ATM	20664	22730	25003	27504	30254	33280
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	120463	132509	145760	160336	176369	194006

7.Sasaram Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	19	24	29	34	39	44
2	No. of CBS Users	55	70	85	100	115	130
3	No. of Transactions through CBS	908172	998989	1098888	1208777	1329655	1462620
4	No of Financial Transactions through ATM	13536	14890	16379	18016	19818	21800
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	136356	149992	164991	181490	199639	219603

8.Munger District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5

S No.	Particulars	Present Volume/Count					
1	No. of Branches		19	24	29	34	39	44
2	No. of CBS Users		46	61	76	91	106	121
3	No. of Transactions through CBS		117120	128832	141715	155887	171475	188623
4	No of Financial Transactions through ATM		28440	31284	34412	37854	41639	45803
5	No of Customer Account (SB, CA, FD, RD, CC, LN)		289414	318356	350191	385211	423732	466105

9. Begusarai District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	10	15	20	25	30	35
2	No. of CBS Users	35	50	65	80	95	110
3	No. of Transactions through CBS	1493880	1643268	1807595	1988354	2187190	2405909
4	No of Financial Transactions through ATM	21816	23998	26397	29037	31941	35135
5	No of Customer		169983	186981	205679	226247	248872

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
	Account (SB, CA, FD, RD, CC, LN)	154530					

10. Purnea District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	20	25	30	35	40	45
2	No. of CBS Users	55	70	85	100	115	130
3	No. of Transactions through CBS	1940280	2134308	2347739	2582513	2840764	3124840
4	No of Financial Transactions through ATM	116532	128185	141004	155104	170615	187676
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	180364	198400	218240	240064	264070	290477

11. Muzaffarpur District Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	10	15	20	25	30	35
2	No. of CBS Users	39	54	69	84	99	114
3	No. of Transactions through CBS						

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
4	No of Financial Transactions through ATM	20	22	24	27	29	32
5	No of Customer Account (SB, CA, FD, RD, CC, LN)						

12. Sitamarhi Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	14	19	24	29	34	39
2	No. of CBS Users	52	67	82	97	112	127
3	No. of Transactions through CBS	286080	314688	346157	380772	418850	460735
4	No of Financial Transactions through ATM	20172	22189	24408	26849	29534	32487
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	131890	145079	159587	175546	193100	212410

13. Betiah National Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	10	15	20	25	30	35
2	No. of CBS Users	42	57	72	87	102	117
3	No. of Transactions through CBS	118852	130737	143811	158192	174011	191412
4	No of Financial Transactions through ATM	2648	2913	3204	3524	3877	4265
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	13563	14919	16411	18052	19858	21843

14. Bhagalpur Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	17	22	27	32	37	42
2	No. of CBS Users	42	57	72	87	102	117
3	No. of Transactions through CBS	1392612	1531873	1685061	1853567	2038923	2242816
4	No of Financial Transactions through ATM	26868	29555	32510	35761	39337	43271
5	No of Customer Account (SB,	142541	156795	172475	189722	208694	229564

S No.	Particulars	Present Volume/Count					
	CA, FD, RD, CC, LN)						

15. wan Central Cooperative Bank Ltd.

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	16	21	26	31	36	41
2	No. of CBS Users	72	87	102	117	132	147
3	No. of Transactions through CBS	3367572	3704329	4074762	4482238	4930462	5423508
4	No of Financial Transactions through ATM	6517	7169	7886	8674	9542	10496
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	22730	25003	27503	30254	33279	36607

16. Gopalganj District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	18	23	28	33	38	43
2	No. of CBS Users	74	89	104	119	134	149
3	No. of Transactions through CBS	2151792	2366971	2603668	2864035	3150439	3465483

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
4	No of Financial Transactions through ATM	98784	108662	119529	131482	144630	159093
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	244823	269305	296236	325859	358445	394290

17. Aurangabad District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	12	17	22	27	32	37
2	No. of CBS Users	28	43	58	73	88	103
3	No. of Transactions through CBS	527160	579876	637864	701650	771815	848997
4	No of Financial Transactions through ATM	511	562	618	680	748	823
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	174512	191963	211160	232276	255503	281053

18. Khagaria District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	8	13	18	23	28	33
2	No. of CBS Users	22	37	52	67	82	97

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
3	No. of Transactions through CBS	48264	53090	58399	64239	70663	77730
4	No of Financial Transactions through ATM	-	-	-	-	-	-
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	80843	88927	97820	107602	118362	130199

19. Katihar District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	9	14	19	24	29	34
2	No. of CBS Users	29	44	59	74	89	104
3	No. of Transactions through CBS	810612	891673	980841	1078925	1186817	1305499
4	No of Financial Transactions through ATM	7848	8633	9496	10446	11490	12639
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	63053	69358	76294	83924	92316	101548

20. Vaishali District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	6	11	16	21	26	31
2	No. of CBS Users	29	44	59	74	89	104
3	No. of Transactions through CBS	1122360	1234596	1358056	1493861	1643247	1807572
4	No of Financial Transactions through ATM	252	277	305	335	369	406
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	67481	74229	81652	89817	98799	108679

21. Samastipur District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	9	14	19	24	29	34
2	No. of CBS Users	31	46	61	76	91	106
3	No. of Transactions through CBS	1966536	2163190	2379509	2617459	2879205	3167126
4	No of Financial Transactions through ATM	43920	48312	53143	58458	64303	70734
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	10907	11998	13197	14517	15969	17566

22. Rohika Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	15	20	25	30	35	40
2	No. of CBS Users	36	51	66	81	96	111
3	No. of Transactions through CBS	682332	750565	825621	908183	999002	1098903
4	No of Financial Transactions through ATM	19812	21793	23973	26370	29007	31907
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	101642	111806	122986	135285	148814	163695

23. Motihari District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	10	15	20	25	30	35
2	No. of CBS Users	43	58	73	88	103	118
3	No. of Transactions through CBS	64056	70461	77507	85258	93784	103162
4	No of Financial Transactions through ATM	13872	15259	16785	18464	20310	22341

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	240900	264990	291489	320638	352702	387972

24. Supaul District Central Cooperative Bank

S No.	Particulars	Present Volume/Count	Year 1	Year 2	Year 3	Year 4	Year 5
1	No. of Branches	2	7	12	17	22	27
2	No. of CBS Users	10	25	40	55	70	85
3	No. of Transactions through CBS	7176	7894	8683	9551	10506	11557
4	No of Financial Transactions through ATM	-	-	-	-	-	-
5	No of Customer Account (SB, CA, FD, RD, CC, LN)	4688	5156	5672	6239	6863	7549

4.2 Present Applications Used By Banks

S. No	Solution Name	Service Provider	Bank Name
1	CBS <Finacle 7.0.29>,<Wings 4.9.42>	Infosys, vsoft	Except Supal DCCB all other DCCBs & SCB have Infosys as service provider
2	AML	InfrasoftTech (For SCB only)	For DCCBs part of NABARD Project
3	HRMS (Payroll + Performance +Promotion)	Nelito	All DCCBs
4	Internet Banking (View Only)	SARVATRA	BSCB ONLY

5	Micro ATM	SARVATRA	All DCCBs
6	NACH	WIPRO	All DCCBs
7	Cheque Truncation System (CTS)	SPECIFIC TO BANKS	All DCCBs
8	ATM Switch	SARVATRA	All DCCBs
9	CKYC	WIPRO	All DCCBs
10	SMS	WIPRO	All DCCBs
11	ATM /POS/IMPS Reconciliation	SPECIFIC TO BANKS	All DCCBs
12	RTGS / NEFT Reconciliation	THIRD PARTY-SPECIFIC TO BANK	All DCCBs

Note: These different applications are interfaced with Core Banking in order to enhance the business functions and provide better service to the clients/customers. Out of these applications, some are integrated for real-time data transfer while others are interfaced on manual basis or through scheduler for data transfer. The final list of applications and its status will be finalized during GAP analysis session.

4.3 Present Allied Application's Interfaces used by Banks

S. No.	Source Application	Application Provider	Interface available At	Scheduled / Manual / Real time
1	ATM Switch	SARVATRA	All DCCBs	Real Time
2	Micro-ATM	SARVATRA	All DCCBs	Real Time
3	IMPS Switch	SARVATRA	All DCCBs	
4	AML	KIYA.AI	BSCB ONLY	Scheduled
5	RTGS/NEFT	WIPRO	All DCCBs	Real Time
6	NACH	OUTWARD BANK SPECIFIC, INWARD WIPRO	All DCCBs	Real Time

7	SMS App	WIPRO	WIPRO	Real Time
8	PFMS	WIPRO	All DCCBs	Scheduled
9	Positive Pay System	NA	All DCCBs	NA
10	Reconciliation For Inter Branch Transactions	SARVATRA	All DCCBs	Scheduled
11	CKYC	WIPRO	All DCCBs	Scheduled
12	IMPS-Inward Only	SARVATRA	All DCCBs	Real Time
13	HRMS	Nellito	All DCCBs	Real Time

Note: These different applications are interfaced with Core Banking to enhance the business functions and provide better service to the clients/customers. Out of these applications, some are integrated for real-time data transfer while others are interfaced on manual basis or through scheduler for data transfer. The final list of Interfaces and its status will be finalized during GAP analysis session.

4.4 Present PACS and Micro-ATM Count of Individual Banks

In accordance with NABARD guidelines, the Bidder should be able to integrate with the existing PACS vendor of BSCB and its DCCBs for quicker loan disbursement, ease of accounting and better transparency. In addition to this, Bidder also needs to ensure as and when the National Level PACS software is launched and adopted by the PACS, the bidder shall be responsible to integrate with CBS at no other additional cost at that point of time. Below are the current PACS count of the banks and their existing application vendors.

S. No	Bank Name	PACS Count	Micro-ATM Device Count	Micro-ATM Application Service Provider
1	Bihar State Cooperative Bank	0	55	Sarvatra
2	Nalanda District Central Cooperative Bank	249	60	Sarvatra
3	Patliputra Central Cooperative Bank	331	0	Sarvatra
4	Magadh District Central Cooperative Bank	493	60	Sarvatra
5	Nawada Central Cooperative Bank		0	Sarvatra
6	Ara Central Cooperative Bank	370	0	Sarvatra

7	Sasaram Central Cooperative Bank	428	50	Sarvatra
8	Bhagalpur Central Cooperative Bank	427	0	Sarvatra
9	Munger District Central Cooperative Bank	388	0	Sarvatra
10	Begusarai District Central Cooperative Bank	258	0	Sarvatra
11	Purnea District Central Cooperative Bank	595	30	Sarvatra
12	Muzaffarpur District Central Cooperative Bank	385	0	Sarvatra
13	Sitamarhi Central Cooperative Bank	326	50	Sarvatra
14	Betiah National Central Cooperative Bank	315	0	Sarvatra
15	Siwan Central Cooperative Bank	293	0	Sarvatra
16	Gopalganj District Central Cooperative Bank	234	0	Sarvatra
17	Aurangabad District Central Cooperative Bank	204	0	Sarvatra
18	Khagaria District Central Cooperative Bank	129	45	Sarvatra
19	Katihar District Central Cooperative Bank	238	0	Sarvatra
20	Vaishali District Central Cooperative Bank	288	0	Sarvatra
21	Samastipur District Central Cooperative Bank	381	0	Sarvatra
22	Rohika Central Cooperative Bank	399	O	Sarvatra
23	Motihari District Central Cooperative Bank	409	100	Sarvatra
24	Supaul District Central Cooperative Bank	184	0	Sarvatra

5. Scope of Work

- The detailed scope of work is described below, and the bidder should go through all the requirements in detail along with the Functional and Technical Specification (FTR) as mentioned in **Annexure-1**. The bidder should propose a complete solution which considers all business requirements of the bank. The Bank reserves the right to change the scope of RFP considering the Bank's requirements.

- The bidder has to host the CBS and the allied applications in DC & DR along with required compute, storage, Network & security components under Infrastructure as a Service(IaaS) model for BSCB and its 23 no. of DCCBs.

- The broad overview of the overall implementation model different components mentioned in the RFP is given below:

Sr. No	Component	Purchase Model of the Bank (Operational expenditure or Capital expenditure)
1	CBS for Existing Branches and Future Branches for BSCB and its DCCBs	Capital Expenditure
2	Allied Applications (AML, GST, HRMS, LOS, FI for MicroATM and micro ATMs Client Application, Applications for GEN AI, ICCC HelpDesk, Grievance Management, Call Center)	Capital Expenditure
3	CBS And Allied Applications Migration & Training	One Time Expenditure
4	Call Center Agent	Operational expenditure
5	All Infrastructure components including but not limited to RDBMS, Compute, storage, backup solution, EMS, patch management., Active Directory, Network & Security components, Anti Virus, HIPS, DLP & other components in Infrastructure as a Service(IaaS) model for DC & DRAnti Virus for Branch desktop	Operational expenditure
6	Application Technical Support for CBS & allied application	Operational Expenditure

7	Facility Management Services	Operational Expenditure
8	Bandwidth charges for branches including SDWAN device (The bidder is responsible for the sizing of the per Branch Bandwidth requirement)	Operational Expenditure (Bank to pay directly to bandwidth provider but bidder to do liaisoning throughout the contract period)
9	DC-DR replication bandwidth & internet links at DC & DR	To be part of Infrastrcuture expenses (sl no. 4)
10	ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution	Operational Expenditure

Note: The Capital Expenditure model refers to 'Capital Expenditure', wherein the expense will be on an immediate basis, the item will be purchased and then post sales service will be availed.

5.1 Core Banking Solution

The Bidders are required to quote the cost for the proposed **Core Banking solution**, implementation, migration, customization, trainings etc. as per the scope of services mentioned in FTR. The necessary software for the proposed migration as well as new allied modules needs to be provided by the Bidder. The Bidder is required to perform the below activities:

1. New CBS implementation and data migration from the existing CBS along with the existing interfaces & customizations.
2. Supply, install, configure & maintain the required hardware for BSCB and its DCCBs (i.e. servers, storage, San switch, Core Router, Aggregation Router, Layer 3 Switch, Firewall etc.) for Core Banking including Head office Solution, AML, GST, LOS, HRMS, FI for MicroATM and its client application, Help Desk Management System, GEN AI Virtual Assistant, ICCC Helpdesk & Grievance Management and EMS.
3. The CBS development & testing environment should be separately 20% of the production environment in case of physical as well as virtualized environment for CBS & other business applications.
4. Supply, install, configure & maintain all hardware for the interfaces mentioned in **Section 4.3** Present Interfaces Used By Banks and proposed applications such as Antivirus, HIPS etc.
5. The solution should be designed for catering 50 Transaction per second.
6. Installation, integration, and Implementation of new modules / allied applications (if any).

7. Providing application maintenance and support services during the entire contract period.

8. Bidder has to carry out Load/Performance/Stress testing of the upgraded/migrated version of CBS /allied applications to test the scalability of the applications as per the projected volumes through a third party organization in presence of Bank officials & its representatives and submit a report to the bank. During the testing period the servers should not show utilization of more than 70% at any point of time.

9. The application must have compulsory modules required for CBS in DCCB as per guidelines issued by NABARD

10. The application Must-to-have and Good-to-have functionalities for CBS in DCCB as per guidelines issued by NABARD

11. The application needs to capable enough to handle all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.

12. Any point will not be treated as customization point which is already available in Annexure 1 "Functional Technical Specification" irrespective of the response from the bidder.

13. The application needs to be capable enough to integrate with future National Level PACS software. The Bidder will be solely responsible for providing any Interfaces/API required for any integration at no additional cost during the project tenure.

14. The CBS application should have either a separate or embedded ticket management for reporting and management for call logs during the operations

15. The Core Banking Solution should have but not limited to the following features:

   1. Retail Banking:
     a) Customer Onboarding
     b) Account Management
     c) Savings Accounts
     d) Current Accounts
     e) Cash Credit
     f) Overdrafts
     g) Term Deposits
     h) Recurring Deposits
     i) Gold Loans

j) Loan against deposits

k) Asset Based Loans

l) Term Loans

m) Agricultural Loan with subsidy and interest waiver facility

n) Inward Bills for Collection

o) Outward Bills for Collection

p) Remittance Module

q) Instrument Module

r) Locker Module

s) Pigmy Module

t) Limit Management

u) Collateral Management

v) Standing Instruction

w) KYC- CKYC, EKYC, Video KYC

x) DBTL

y) APY, PMJJBY, PMSBY

z) Positive Pay System

aa) NACH and Mandate Management System

bb) The application should be multi-lingual as per NABARD guideline

2. **Core Banking Solution for Head Office:**

    a. Shares & Membership Module

    b. Cash Management

    c. Accounts Payable/Accounts Receivable

    d. Fixed Assets & Dead Stock

    e. Bank Reconciliation

    f. Bank Guarantee

    g. Fees and Charges

    h. Centralized Clearing

    i. Treasury Operations Module (Back Office)

        i. Call/Inter Bank Borrowings

        ii. Call/Inter Bank Lending

      iii.   Deposit With Other Banks & Institutions

      iv.   Treasury Bills, Bonds & Government Securities

3. **Interest Calculation**

4. **Centralized General Ledger**

5. **Profit & Loss**

6. **Inter Branch Transaction**

7. **NPA Management**

8. **Transfer Pricing**

9. **Centralized system Administrator**

10. **Tax Accounting**

11. **Staff Loans**

12. **Notification Centre**

13. **Centralized Process**

14. **Government Module**

    a) Administration Module

    b) Merchant Onboarding

    c) Billers Onboarding

    d) Receipt/Collection Module

    e) Payment/Expenditure Module

    f) Investment & Liquidation Module

    g) Reports

15. **Reporting services**

    a) Operational Reports

        i.   Daily Reports

        ii.   Periodic Reports

    b) MIS Reports

    c) RBI/NABARD & other Regulatory and Statutory Reports during the project tenure without any additional cost

The successful Bidder shall provision required hardware, as per CBS and other allied applications, based on the projections provided by the Banks. The successful bidder is responsible for any observations found regarding hardware during the project tenure. For any discrepancy of hardware sizing/slowness due to

utilization (except any exponential growth of banks beyond the projected data) then the successful bidder will be sole responsible to mitigate the gap without any additional cost to bank.

All transactional SMS Alerts incoming and outgoing should be sent in real time by the CBS, POS, ATM, RTGS/NEFT, Mobile and other delivery channels to the SMS Gateway. No transactional SMS Alerts should be sent in batch mode by the CBS to the SMS gateway.

It is necessary that the CBS database server should be sized sufficiently to generate response to such high volume and handle such volume within the stipulated time frame for each of the sessions for H2H, SMS Alerts and other Govt. sponsored schemes. No delay in response from the CBS will be acceptable.

5.1.1   Systems Specifications Requirement Study

1. The Bidder will conduct a detailed systems requirements study and provide a Functional Requirements Specification Manual ("**FRSM**") relating to the functionalities as required to support the various products and services offered by the Banks / to be offered by the Banks in the near future. The FRSM must also include all the areas where the Bidder is suggesting a work-around. If the work-around involves re-alignment of a business process the re-aligned process should be included in the FRSM. The FRSM should include the standard operating procedure proposed for the re-aligned process. The Bidder is expected to assist the Banks in aligning the business requirements with the Application so as to enable centralization of desired business processes, elimination of redundant and duplicate processes, increase operational efficiency and improve customer service. Bidder is expected to prepare detailed documentation, presentation, workflows for the business processes affected due to implementation of proposed CBS and other Applications implemented by the Bidder.

2. The Bidder is also expected to provide suitable Business Continuity procedures applicable to its solution in case the solution is unavailable. These procedures should ensure that the customers of the Banks are not denied banking services due to the solution being unavailable to the users.

3. The Bidder shall provide the FRSM to BSCB and its DCCBs for review and comment and any comments or suggestions of Banks will be incorporated therein.

4. BSCB and its DCCBs will identify the functional heads for each process who would be responsible for the review, comments and sign – off of the FRSM.

5. The FRSM will deem to be completed when signed – off from the Banks.

5.1.2 Gap Identification and Resolution

1. The Bidder will be responsible for gap identification and resolution so as to:

2. Provide all functionalities as mentioned in the functional, technical specifications of RFP under reference.

3. Provide all functionalities as mentioned in the FRSM.

4. The Bidder will provide the Banks with the gap identification report along with the necessary solutions to overcome the gaps and the time frames.

5. The Bidder will ensure that all gaps identified at the time of system testing will be immediately resolved.

6. The Bidder will ensure that gaps pointed out by the audit and inspection team, statutory and regulatory bodies, or any other third-party agency engaged by BSCB and its DCCBs will be immediately resolved.

7. The Bidder shall resolve gaps by proposing a suitable work around or customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution.

8. The Bidder shall provide all statutory, regulatory and adhoc MIS (management Information System) and EIS (Executive Information System) reports as required by the Banks in the desired format during the initial phase of customization process.

9. The Bidder shall provide for all subsequent changes to reports as suggested by the statutory and regulatory bodies from time to time immediately to the Banks at no additional cost to the Banks.

10. The Bidder shall provide for a flexible report writer utility and train personnel from BSCB and its DCCBs in using the same.

11. The Bidder will give adequate time to the Banks for reviewing the gap report.

12. The Bidder will incorporate all the suggestions made by the Banks to the gap report.

13. The Bidder will ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the timelines agreed, for the implementation and roll out.

14. The cost of all customizations as mentioned above is required to be included in the Price Bid will be considered as change request (CR) post go-live and stabilization period next 3 months from the date of go-live. Till stabilization time the Bank will not make any additional costs for such efforts.

15. All 320 Branches along with HO should GO LIVE on a single day. While costing the customization effort required, the Bidder should exclude the effort required from the individual Bank side.

5.1.3 Data Migration Requirements

1. The Bidder will be responsible for successful data migration including transaction history from the existing CBS to the new proposed CBS.

2. The Bidder will be responsible for formulating the "Data Migration Strategy" and process documents which will have to be reviewed and signed – off by the Banks prior to commencement of the data migration exercise. The CBS Bidder would need to factor all efforts to liaise, interact, develop tools, correspond, etc. with the existing CBS vendors (Infosys and Vsoft) to obtain the data as desired by the CBS solution. The BSCB and its DCCBs will provide required support to obtain the CBS data from existing CBS vendor but the bidder will be solely responsible for successful migration of the data.

3. The Bidder should migrate the legacy data of BSCB and its 23 DCCBs to separate instances in one single Database, i.e. all banks should be treated as a distinct entity and there will be logical separations (instances) for each of them in one single Database. BSCB expects that the bank and its 23 DCCBs may go live at one go.

4. The application servers should be logically separated for BSCB and its 23 DCCBs.

5. The bidder shall take care that any allied application should have separate instance within the single Database and a separate application server respectively if required during implementation.

6. The Bidder will take not more than **21** working days from date of order to prepare the "Data Migration Strategy" and process documents.

7. The Bidder will give BSCB and its DCCBs adequate time of at **least 14** working days to review and sign – off the Data Migration Strategy and process documents.

8. All comments and suggestions of the Banks must be incorporated in the data migration strategy and process documents before obtaining sign – off.

9. BSCB and its DCCBs may associate its personnel proficient in the existing CBS for assistance during the data migration exercise.

10. In the event of any gaps in the field mapping reports the same would be discussed with the Banks and the agreed solution would be documented by the Bidder and signed off from the respective Banks. The Bidder would give the BSCB and its DCCBs adequate time for the review of the agreed solution and incorporate the modifications as suggested by the Banks. The Bidder shall ensure that workarounds or default values moved to the production Database as a result of gaps in the field mapping are duly taken care of after successful migration to new CBS and the BSCB and its DCCB officials are informed of the same in writing.

11. There shall be at least **2-3** nos (based on the readiness of the migration tool) of mock migration as required before final migration to avoid any data mismatch between the old and new CBS application.

12. It will be the responsibility of the Bidder to ensure complete validation, verification, tally for all data migrated from the existing CBS.

13. The Bidder will be responsible to massage the data as per the software/upload format required by the solution.

14. It will be the responsibility of the Bidder to convey to the Banks, at least **30** days in advance from the date of migration, all the mandatory fields required for the functioning of the proposed Applications that are not available in the existing CBS and that needs to be obtained by the Bank.

15. In the event the Banks are unable to obtain all the mandatory fields as conveyed by the Bidder; the Bidder shall suggest the most suitable workaround to the Banks. The Bidder shall document the suggested workaround and sign-off will be obtained from the Banks for the suggested workaround.

16. The Bidder shall develop the data conversion programs to convert existing CBS data to CBS upload format. The Bidder shall perform mock data migration tests to validate the conversion programs.

17. The Bidder will be responsible for assisting BSCB and its DCCBs in conducting the SIT (System Integration Testing) and User acceptance testing (UAT) and in verifying the completeness and accuracy of the data migrated from the legacy Applications to the proposed systems.

18. BSCB and its DCCBs or its consultants may, at its will, verify the test results provided by the Bidder.

19. The Banks reserve the right "to audit" / "appoint an external auditor to audit" the process of data migration and / or the completeness and accuracy of the data migrated during the entire exercise of data migrations.

20. Any gaps / discrepancy observed will be reported in writing to the Bidder, who will act upon it and resolve the same immediately or within 5 working days from the day of reporting the same.

21. The bidder shall ensure proper purging and Archival of data during migration through mutual discussion with banks. The Bidder should also ensure that BSCB and its DCCBs can access the archival data at any point of time.

5.1.4 Interfaces

1. The bidder will be responsible for identifying the detailed interface requirements for integrating the existing applications & interfaces to the systems as mentioned in **Section 4.3 of RFP** and for all other functionalities as mentioned in this RFP.

2. The Bidder will prepare the System Integration document and present it to the Banks for review.

3. The Bidder will give the BSCB and its DCCBs adequate time to review the interface requirements.

4. Any suggestions from the Banks will have to be included by the Bidder.

5. The Bidder will be responsible for developing, testing and maintaining the interfaces. In case of any subsequent change, modification, or alteration to BSCB and its DCCB existing Application software packages, BSCB and its DCCBs will obtain the API/other desired format for such existing Application and provide the same to the Bidder for interface.

6. The Bidder must ensure that all interfaces are automated with minimal manual intervention. All 3rd party applications proposed by the bidders to meet the functional requirements of the banks should provide an online interface with the Core Banking Solution.

7. The Bidder will ensure and incorporate all necessary security and control features within the Application, operating system, database, etc. so as to maintain integrity and confidentiality of data at all times.

8. The Bidder will be responsible for setting up the test environment for interface testing.

9. The Bidder will help / assist the Banks in preparing the test cases for the testing. Bidder shall ensure that the test cases meet all the testing requirements of the Banks.

10. All errors/bugs, enhancements / modifications required during and after testing will be immediately resolved by the Bidder (maximum of 5 working days), and sign – off from the same will be obtained from the Banks. However, workaround solution should be provided on the same day, in respect of errors and bugs affecting the functioning of the Banks

11. The bidder is responsible to comply with the respective OEMs for all OS and RDBMS during the project tenure.

12. The interfaces list provided in this RFP are not exhaustive. However, the actual number of interfaces will be finalized during GAP Analysis and BRD preparation. The bidder will be responsible to provide future interfaces if required in next five years at agreed man day's rate with the Banks. Bidders may propose any Interface Gateway for integrating with other third party applications. However, then no separate cost to be provided for integrating new applications during the project tenure.

5.1.5 Testing

1. Bidder will be responsible to conduct System Integration testing for all the newly implemented Applications as per scope. Bidder to provide report to **BSCB/DCCBs** for completion of **SIT** before commencement of User Acceptance Testing.

2. BSCB and its DCCBs propose to conduct a "User Acceptance Test" ("UAT") testing for the purpose of ensuring all the functionalities requested by the Banks are available and is functioning accurately. The UAT shall be carried out for the CBS, and all other third-party software being offered by the Bidder.

3. The Bidder will convey to the Banks that all the customizations that are required to "Go Live", as agreed upon and signed off by the Banks are completed and the solution is ready for testing.

4. The Bidder will set up a test server, to accommodate a minimum of 60 concurrent users, which shall support simultaneous data migration testing and install the Applications including the customizations, parameterize it as per Banks requirement and upload live data of a sample branch in the test server. The Banks expect the test environment to be available to the Banks at all time for the purpose of testing. The Bidder is expected to provide for the requisite test and development infrastructure including hardware, software, operating system and Database for all Applications including any 3rd party(if any required) solutions being offered by the Bidder. The Banks expect the Bidder to set up the required solutions and provide connectivity to the test server at DC from the desired testing centre of the Banks for testing. The Banks shall not pay any additional amount to

the Bidder to create the test environment. The test setup should be at least 10% of the production environment.

5. It will be the responsibility of the Bidder to establish connectivity of test PCs to the Test server for facilitating UAT.

6. The Bidder will assist the Banks in preparing test cases including test data.

7. The Bidder will assist the Banks in conducting all the tests and analysing / comparing the results. Bidder shall provide 5 full time resources conversant in all business areas, for troubleshooting during the entire UAT process.

8. Any deviations / discrepancies / errors observed during the testing phase will be formally reported to the Bidder and the Bidder will have to resolve them immediately or within **2** working days.

9. The bidder should maintain UAT Area for Testing of any release or functionality and Pre-Production environment where final testing will be done before moving any release to production environment. Pre-production application should be always as per with production application and Pre-production Database should always have T-1 data.

10. The Bidder will be responsible for maintaining appropriate program change control and version control for all the modifications/enhancements carried out during the implementation/testing phases.

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

5.2 Anti-Money Laundering Solution

The Bank intends to have Compliance & Financial Crime Surveillance Solution to cater to the need of the institution to comply with the AML guidelines and tighten the existing control to prevent its financial services network and transaction products in the retail banking, businesses from being used for money laundering as well as terrorism financing. The AML should be installed in DC & DR in high availability mode.This module should function in real time manner.

5.2.1 Detail scope of AML

The proposed AML solution should include the following functionalities: -

1. Dashboard

2. Profile

3. Screening

4. False Positive Management

5. Scenario

6. Scenario Simulator

7. Administration Module

8. Master module

9. FIU & Regulatory Reports, MIS Reports as per present standard. The successful bidder should provide all the changes in reporting format/technology without any additional cost during the project tenure.

10. Multi-Jurisdiction AML Compliance (if any)

11. Multi-Currency (if any) & Multi-Lingual Support

12. Data Interface & Loading

13. Online Help

14. Audit Trail

15. Analysis Module

16. IBA Compliant Module

17. FATCA Compliance

18. Advance Compliance Solution

19. Search options

5.2.2 Recommendations for Hardware & 3rd Party Software

1. Bidders are requested to provide System architecture & hardware along with Bandwidth requirement at last mile, Directory Layout, Storage Size, Kernel Parameters, Database parameters, OS Hardening

2. 3rd Party Software which are to be used in conjunction with the proposed AML(if any)

5.2.3 Implementations & Customization

1. Installation & configuration of various components and functionalities of AML

2. Customization in AML as per the required functionality mentioned in RFP, pre-deployment study and gap analysis.

3. Any changes required or suggested by Regulator/FIU, Bank's Internal Audit and compliance with Bank's policies.

4. Integration with External Systems.

5. Support for UAT.

6. Provide support for Go Live.

7. Hand-over as per the agreed project plan.

8. Provide Implementation, Parameterization and Customization Services along with Migration of existing Data.

9. Project hand-over at the end of the agreed period as agreed with the Bank.

10. The UAT setup should be 20% of the production setup.

11. The AML Solution should be capable enough to generate new reports in the format prescribed by FIU India/ any other regulatory entity (FINNET 2.0).

12. Any Statutory and regulatory changes required during the project tenure by any competent authority will be free of cost during the project tenure.

13. The AML solution should comply with all the functional and technical requirement mentioned in **Annexure 1.**

5.2.4 Integration with External Systems

Bank will require integration in a phased manner depending on need. The External Systems are listed below:

1. Proposed Core Banking System.

2. FIU-India

3. Regulatory Authorities

4. Integrated Risk Management Architecture

5. Any other system as required by the Bank from time to time.

5.2.5 Data Migration Requirements

1. The Bidder will be responsible for successful data migration (if any)

2. All the transaction details if required as found during the requirement study.

3. Reports for the migration of data during the migration with all required controls, status of proposals and checks for the proper migration.

4. Security features as per the standards and procedures as per Bank's IS Policies and in line with prevailing Industrial Standards.

5. The bidder shall take care that Anti-Money Laundering   application should have separate instances within the single Database and a separate application server respectively if required during implementation.

5.3 GST Application

Bank intends to have GST Solution to cater to the need of the institution to comply with the statutory guidelines and tighten the existing control to prevent its financial services network and transaction products in the retail banking.

5.3.1 Detail scope of GST

1. Bidder should provide web-based GST Application access for users of BSCB and its DCCBs with following controls such as:

   - Managing System level controls

- Concurrent User Login

- User Audit log

- User Role definition

- Master data maintenance

- Admin Console

- Role based Maker & Checker

- Invoices generations

- Module for the unregistered income / expenses data maintenance

- Upgradations as per changes in GSTN Rules

- Scope covers Output Tax, Input Tax and GSTR data extraction

- Capabilities to manage related parties as customer attribution.

- Capabilities to manage exemptions for customers, accounts, transactions, charges and for specific branches

- Capabilities to understand transaction records from CBS and segregate taxes as per the tax resolution

- Capability to setup tax rate for Inter, Intra state tax rates

- Capability to generate invoice as per standard GST format

- Capability to maintain computation for various GST – by State, for Credit & Debit

- Capability to maintain Register of Advance Paid to various contractors with TDS & GST Calculations, Security deposits etc.

- Capability to generate TDS on GST Register

- Capability to generate extracts in relevant GSTR formats.

- Capability to mirror expense-based taxes

- Capability to manage composite dealer transaction

- Capability to manage inter branch transactions

- Capability to generate Debit Note / Credit Note

- Bidder is required to supply, implement, and maintain the required hardware, Database, OS and other required components.

2. The GST Application should comply with all the functional and technical requirement mentioned in **Annexure 1.**

3. The GST application should integrate with CBS other 3rd party solution. Any interfaces/API required to integrate with CBS and Other 3rd party application should be provided by the bidder at free of cost during the project tenure.

4. Any statutory or Regulatory changes required from time to time during the project tenure has to be provided by the bidder at free of cost

5.3.2 Recommendations for Hardware & 3rd Party Software

*   Bidders are requested to provide System architecture & hardware along with Bandwidth requirement at last mile, Directory Layout, Storage Size, Kernel Parameters, Database parameters, OS Hardening.

*   3rd Party Software which are to be used in conjunction with the proposed GST (if any).

5.3.3 Data Migration Requirements

1. The Bidder will be responsible for successful data migration (if any)

2. The Bidder will be responsible for formulating the "Data Migration Strategy" and process documents which will have to be reviewed and signed – off by the Banks prior to commencement of the data migration exercise. The Bidder would need to factor all effort to liaise, interact, develop tools, correspond, etc. with the existing vendor to obtain the data as desired by the GST solution. BSCB and its DCCBs will provide required support to obtain the data.

3. The Bidder will be responsible to massage the data as per the software / upload format required by the solution.

4. The Bidder shall develop the data conversion programs to convert existing GST data to GST upload format. The Bidder shall perform mock data migration if required tests to validate the conversion programs.

5. The Bidder will be responsible for assisting the Banks in conducting the SIT (System Integration Testing) and User acceptance testing (UAT) and in verifying the completeness and accuracy of the data migrated from the legacy Applications to the proposed systems.

6. BSCB and its DCCBs or its consultants may, at its will, verify the test results provided by the Bidder.

7. BSCB and its DCCBs reserve the right "to audit" / "appoint an external auditor to audit" the process of data migration and / or the completeness and accuracy of the data migrated during the entire exercise of data migrations.

8. Any gaps / discrepancy observed will be reported in writing to the Bidder, who will act upon it and resolve the same immediately or within 5 working days from the day of reporting the same.

9. The bidder shall take care that Like the primary CBS application this application should have separate instances within the single DB server and a separate VM as application server respectively if required during implementation.

5.3.4 Implementations & Customization

1. Installation & configuration of various components and functionalities of GST

2. Customization in GST as per the required functionality mentioned in RFP, pre-deployment study and gap analysis.

3. Any changes required or suggested by Regulatory, Bank's Internal Audit and compliance with Bank's policies.

4. Integration with External Systems.

5. Support for UAT.

6. Provide support for Go Live.

7. Provide Implementation, Parameterization and Customization Services along with Migration of existing Data.

8. Any Statutory and regulatory changes required during the project tenure by any competent authority shall be provide free of cost during the project tenure.

9. The GST solution should comply with all the functional and technical requirement mentioned in **Annexure 1.**

5.3.5 Integration with External Systems

BSCB and its DCCBs will require integration in a phased manner depending on need. The External Systems are listed below:

1. Proposed Core Banking System.

2. State level GST Application (if any)

3. Regulatory Authorities

4. Any other system as required by the Banks from time to time.

5.4 Human Resource Management System

BSCB and its DCCBs intends to have a comprehensive integrated HRMS Solution to cater to the need of the employee of the banks which shall have automated processes and shall be governed by staff policy and manual.

5.4.1 Detail scope of HRMS

The proposed HRMS solution should include the following functionalities: -

  i. Payroll
  ii. Time and attendance
  iii. Performance appraisal iv. Benefits administration
  iv. MIS
  v. Talent acquisition
  vi. Learning & Development
  vii. Performance record
  viii. Self service
  ix. Scheduling
  x. Allocation
  xi. Reimbursement, advance adjustment

xii.   Release and FNF settlement

xiii.   xiv. Statutory (PF, Gratuity, ESI)

xiv.   Group insurance scheme

xv.   Leave Management

Recommendations for Hardware & 3rd Party Software

i.   Bidders are requested to provide System architecture and hardware along with Bandwidth requirement at last mile, Directory Layout, Storage Size, Kernel Parameters, Database parameters, OS Hardening.

ii. 3rd Party Software which are to be used in conjunction with the proposed HRMS

5.4.2 Implementations & Customization

i.   Installation & configuration of various components and functionalities of HRMS

ii.   Customization in HRMS as per the required functionality mentioned in RFP, pre-deployment study and gap analysis.

iii. Any changes required or suggested by Labour Commission, Bank's Internal Audit and compliance with Bank's policies.

iv.   Integration with External Systems.

v.   Support for UAT.

vi.   Provide support for Go Live.

vii. Hand-over as per the agreed project plan.

viii. Provide Implementation, Parameterization and Customization Services along with Migration of existing Data.

ix.   Project hand-over at the end of the agreed period as agreed with the Banks.

x.   The HRMS solution should comply with all the functional and technical requirement mentioned in Annexure 1.

5.4.3 Integration with External Systems

BSCB and its DCCBs will require integration in a phased manner depending on need. The External Systems are listed below:

i. Proposed Core Banking System.

ii. Loan Origination System

iii. Email System

iv. Any other system as required by the Banks from time to time.

Data Migration Requirements

i. All the data details if required as found during the requirement study.

ii. Reports for the migration of data during the migration with all required controls.

iii. Security features as per the standards and procedures as per Bank's IS Policies and in line with adopted industry practices

iv. The bidder shall take care that Like the primary CBS application this application should have separate instances within the single DB server and a separate VM as application server respectively if required during implementation

5.5 Loan Originating System (LOS)

BSCB and its DCCBs intends to have a loan origination system for all its loan products that will enhance the Bank's capability in handling Loan Origination, Loan application processing and sanction, opening of loan accounts online in Bank's new Core banking software, Disbursement Management resulting in efficiencies in customer acquisition, sanction & disbursement and maintaining proper controls.

5.5.1 Detailed Scope of Work

The scope of the Project Management Plan is explained below:

- Requirement analysis with the LOS admin team,
- Prepare a Gap Statement which is mutually agreed upon
- Project implementation Schedule
- Quality Assurance Plan
- Requirements Management process
- Change Management process

- Release Management process

- Quality control /Testing Plan

- Documentation Management process

- Progress Reporting and distribution process

- Project Communication plan

- Progress Report (Format, content & frequency to be mutually agreed between Banks -Bidder)

i. Supply of LOS Application and License- Banks requires Corporate License of the respective module fulfilling various requirements as described in **Annexure 1** - Functional & Technical Specifications: LOS. Bidders are required to quote their price for Corporate License only.

ii. Documentation- This includes Technical & Functional manuals for proposed LOS.

    a) Solution Architecture Overview, Logical & Physical Data Base Design, System Interfaces design, Development Tools, APIs,

    b) System configuration / set up parameters documentation,

    c) System Administration Manual,

    d) Module-wise user and administrator's manual,

    e) Documentation for Master data set up, rating grades mapping, product types mapping,

    f) New/existing Model configuration, Facilities grading system configuration documentation,

    g) Data migration documentation,

    h) Details of methodology for validation, parameters, data processing, formulas, algorithms, statistical models,

    i) Test cases for User Acceptance Testing (UAT),

    j) Customization details along with full process flow,

    k) System Performance Benchmarks (response times, etc.)

    l) Any changes due to "Non-Compliance" observed during UAT must be incorporated in base documents.

    m) Reference material shall be provided before Training and User Acceptance Testing.

iii. Provide APIs for integrations with various External Systems.

iv. Provide Ancillary Services like documentation and reporting toolkit

v. Perform Current System Study and Gap Analysis

5.5.2 Recommendations & Supply of Hardware & 3rd Party Software

i. System architecture and hardware supply along with Bandwidth requirement, Directory Layout, Storage Size, Kernel Parameters, Database parameters, OS Hardening.

ii. 3rd Party Software which are to be used in conjunction with the proposed L0S,

iii. Software offered is required to be on-premises software licensed to the banks. Beta versions of any software shall not be accepted.

5.5.3 Implementations & Customization

i. Installation & configuration of various components and functionalities of LOS

ii. The solution to be provisioned in high Availability mode in DC & standalone mode in DR.

iii. The solution will have approximately 75 concurrent users.

iv. Customization in LOS as per the required functionality mentioned in RFP, pre-deployment study and gap analysis.

v. Any changes required or suggested by Regulator, Bank's Internal Audit and compliance with Bank's policies.

vi. Integration with External Systems.

vii. Support for UAT.

viii. Provide support for Go Live.

ix. Provide Implementation, Parameterization and Customization Services along with Migration of existing Data.

x. Perform Stress Testing and Performance Tuning on LOS application and database.

xi. Support, Maintenance & modification of the solution during the entire contract period with the banks.

5.5.4 Integration with External Systems

Each module of the LoS shall support integration with various External Systems through straight through processing (STP) / upload functionality (optional). BSCB and its DCCBs will require integration in a phased manner depending on need. The External Systems are listed below:

i. New Core Banking System.

ii. Document Management System

iii.   Credit Reference Bureau

iv.   Any other system as required by the Banks from time to time.

5.5.5 Functional Requirements

i.   Functional requirements will not be less than listed in **Annexure 1** – Functional and Technical Requirements ", sheet Loan Origination System.

ii.   The requirements shown under **Annexure 1** is illustrative not exhaustive. This may change its requirement at any point of time. It is the responsibility of the successful bidder to resolve any deficiency identified in the performance of the Loan Origination System application, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the LOS application meets the requirements of the Bank as envisaged in the RFP.

5.6 Micro-ATM Client Application and Financial Inclusion (FI)

a.   The Service Provider would be required to provide the services, facilities, infrastructure, technology, etc., listed in Annexure 1 covering the habitations in Bank's allocated Sub-Service Areas and Urban clusters of Bihar. Also, additional locations in Bihar, if any will be informed by the Bank in due course.

b.   The Service Provider will provide an end-to-end solution to the Banks supporting online/off-line transactions through Micro ATMs / Mobile Devices / Tablet / Laptop and inter-alia includes that:

     i.   The solution shall be highly secure, amenable to audit and follow widely accepted open standards to allow inter-operability among different systems adopted by different Banks.

     ii.   The solution shall be compatible and synergize with the proposed Core Banking Solution of the Bank.

     iii.   Presently Bihar SCB and all its DCCBs are using 450 Micro-ATMs and in future the number may go upto 6000 Micro ATMs. Bidder to host the Micro ATM and Financial inclusion Solution for devices that can go upto 6000. .

     iv.   The solution shall be compatible with the latest standard of STQC-certified Micro ATM devices (Biometric Scanner)/Card Readers/PCI DSS Compliant PIN PAD and micro printer.

     v.   The solution shall support financial products such as Savings deposits, fixed deposits, Loan products, Recurring deposits, Micro credits, Micro insurance, Micro mutual fund, Pension, Remittances and other payment instruments and such products as may be decided by the Banks

in due course. The solution shall support authenticating the customer through Biometrics (finger prints / IRIS) or PIN. Also, the solution should support Aadhaar based payment solution as per latest UIDAI & NPCI standards.

vi. The solution provided by the TSP / Service Provider shall have a Key Management System for secure transfer of data/messages across the eco-system with proper encryption.

vii. FI Setup of Service Provider (SP) deployed at Bank's Production site is to be replicated simultaneously at Bank's DR Site as a part of Disaster Management and Business Continuity Plan.

viii. FI solution should interface with Bank's backend system (Core Banking Solution, ATM, IMPS & UPI Switch, MIS, Call centre) and NPCI/UIDAI which follows ISO 8583/Web service/messaging formats/XML standard interface protocols.

ix. The field devices like Hand Held devices / Micro-ATM or Mobile Devices / Mobile Sets / Laptops / Tablets etc., will be driven by the FI Server of the SP, which in turn is connected to the Bank's FI Gateway. SP to locate their FI Server at Bank's Primary Data Centre and at the Bank's DR Site as well. FI Server to seek biometric / PIN authentication from Bank's FI Gateway.

5.6.1 Compliance Requirements

a. The entire activity under this solution would be guided by and conform to policies and guidelines of the Banks, GOI, RBI, UIDAI, IDRBT, IBA, NPCI, State Govt/s, etc.

b. The Micro ATM client application should comply with the biometric standards of RBI's "Report of the Working Group on Standards for Raw Images of Finger Prints" and also conform to ISE standards 19794-2 and 19794-4.

c. Information Security Standards for end-to-end solution would conform to ISO 270001, CERT-In guidelines, IT Act 2000, RBI, GoI, IBA, IDRBT and Bank's policies.

d. The business practices, processes adopted for rendering services, maintenance of records, accounting norms & procedures etc., for Banking and Financial services shall conform to regulatory, legal and bank's policies and guidelines.

e. Customers enrolled under the project shall meet "Know Your Customer" norms as stipulated by RBI.

f. Accounts, Transactions, services, controls, etc., related to banking and financial services should integrate with bank's FI Gateway.

g. The solution should conform to and integrate with relevant solution proposed by Inter-Ministerial Group recommendations for FI.

h. The solution should conform to and integrate with UIDAI/NPCI/IBA/Regulator directions of Financial Inclusions / Direct Benefit Transfer.

i. Bidder should ensure that in addition to security features deployed, controls and operational procedures should ensure protection of the Banks from loss, disclosure or frauds.

j. Bidder shall indemnify the Banks from transaction risk (from system error, negligence and mismanagement).

k. Bidder shall indemnify the Banks and hold the Banks harmless against loss or liability, claims actions or proceedings if any, that may arise through the action of its employees, agents, contractors, etc.

l. Bidder shall assist the Bank in identifying potential risks in the solution, remedy any of the identified risks, develop strategies to measure, monitor and mitigate those risks and implement new controls.

m. Bidder shall maintain adequate documentations, records, audit trials, etc., and cooperate with RBI/Bank's internal audit teams, regulatory authorities and third-party external auditors for conducting periodical audit and arrange for necessary access to relevant information / assets under the control of the bidder.

n. Financial Exposures & Performance risks from third-party services providers under the project would be regulated and mitigated through Financial Guarantees, Collateral Securities, etc., based on risk perception of the Banks.

o. Micro-ATM client application should support Account based, Aadhaar/RuPay based transitions.

5.6.2 Responsibilities of the Bidder

a. Bidder shall be responsible for end-to-end solution covering the entire scope of this RFP and shall assume the role of Systems Integrator with a Single point of contact for the Banks.

b. Bidder shall provide an end-to-end solution using appropriate technology which includes services like integration of various technological and functional components, supporting organizational structures and skilled human resources to educate, facilitate and deliver financial services to the targeted customers, apart from technological solution and technical services;

c. Bidder shall be Indemnifying the Banks of risks indicted in the section "Indemnity" and specific requirements indicated in other parts of the RFP;

d. Bidder shall act as a single point of contact for the Banks.

e. Bidder shall be responsible to resolve all issues that may arise from the end-to-end solution;

f. Bidder shall also manage all the incidental activities related to the scope of the RFP;

g. Bidder shall provide well trained personnel and extend necessary mentoring and operational support to the Banks personnels.

h. Bidder shall manage the activities of its personnel or others engaged in the project etc., and will be accountable for all the personnel deployed/engaged in the project;

i. In case the performance of personnel engaged by the bidder in the project is not satisfactory or is detrimental to the interests of the Banks, the Bidder shall have to replace the said person within the time limits stipulated by the Banks;

j. No right to employment in the Banks shall accrue or arise, by virtue of engagement of employees, agents etc. of the bidder for any assignment under this project.

k. Bidder will exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills for all critical activities.

5.6.3 Technical Deliverables

a. The Micro ATM client application should support the EMV card based (PIN & Aadhaar) authentication, Aadhaar based (finger print / IRIS) authentication, proprietary biometric (finger print) based authentication, redundant power sources for continuous operation, voice guidance in the local language, ability to support multiple products and services, receipt printing, etc.

b. The solution should support a model where the authentication would be based on the biometrics stored in remote authentication server. It shall be ensured that no customer information is stored in the FI servers of TSP.

c. The proposed solution may be rolled out to cover various other products & services to other customers as well, in any part of the state of Bihar, as may be identified by the Banks.

d. The solution should have adequate provision to support marketing of Bank's other products such as deposits, loans, fee-based products such as insurance premium, remittances, etc.

e. Bidder shall ensure that this solution is based on a reliable and scalable architecture so as to handle higher volumes and at larger number of locations all over the state of Bihar.

f. Bidder shall undertake Key management using Bidder's own assets and personnel.

g. Bidder shall Supply and Maintain application software that can support online/offline transactions.

h. The architecture should meet industry standards, reliability, scalability, interoperability and conform to best practices that minimize costs and risks to the Banks.

i. Bidder shall supply infrastructure at their own cost and operate the solution on behalf of the Banks.

j. Bidder shall provide software, technical training, user training, technical documentation, training materials, etc.

k. Bidder shall provide software, facility management, and secure environment for supporting the end-to-end solution and functionality stipulated in the RFP.

l. Technical specifications of various components involved in the IT Solution are dealt with in greater detail in subsequent sections.

m. Bidder will have to deploy the solution at the designate locations within the time periods specified for the purpose.

n. Bidder shall ensure that faulty front-end equipment should be repaired or replaced within 48 hours of reporting.

o. The detailed technical requirements / specifications / services to be provided is mentioned under **Annexure – 1**

p. The Bidder shall submit details of the database backup maintained on their FI / Intermediary server, along with database schema, password credentials etc., to access the database at regular intervals as stipulated by the Banks. Service Provider shall take daily backup of application & database and inform details to Banks.

5.6.4 Functional and Technical Requirements

a. The solution shall support online transactions invariably and also support offline transactions, if required at a later date by Banks.

b. Transactions are authenticated using finger print templates / IRIS stored at Bank's Central Biometric Authentication Server / UIDAI.

c. The solution provided by the Bidder shall be able to support basic banking services like Deposit, Withdrawal, Balance enquiry, Mini Statement, Remittance, Fund Transfer, Loan Credits, Cash deposit using EMV card etc., extending KCCs, GCCs, account management, financial literacy, electronic benefit transfer, direct benefit transfer, Micro insurance, Micro pensions etc. The bidder shall customize the

solution for any requirement of BSCB and its DCCBs at a later date at their cost, as per the timelines stipulated by Banks.

5.6.5 Scope Services offered through Micro ATM Services

1   The Service Provider would be required to provide the services, facilities, infrastructure, technology, connectivity, etc.

- Balance enquiry and issue receipts / Statement of Accounts.

- Disbursal of credit facilities to borrowers involving small amounts strictly as per the instructions of the Banks.

- Interoperable Aadhaar Enabled payments through Micro ATM, both on-us and off-us.

- Interoperable RuPay card on-us and off-us.

2   services are in respect of the following to be offered Via Micro ATM Devices:

- Saving Bank accounts

- Recurring Deposit Accounts

- Remittances

- Fixed Deposit

- Overdraft/Retail loan

- KCC/GCC

- Third-party financial products like Micro insurance, Pensions etc.

- EBT and DBT transactions

ii.   To source some of the following products for the branch, as permitted by RBI guidelines from time to time as a part of Business Facilitator functions.

- Loans against TDR / NSC / KVP etc.

- General purpose Credit card (GCC)

- Kisan Credit Card (KCC)

- Current Account

- Savings Bank account

- Term Deposits

- Recurring Deposits

- Mutual funds on a referral basis

- Insurance (Life and Non-life), Pension and any other third party financial product.

iii. Subject to meeting the eligibility criteria mandated by RBI, BCA may be engaged as Recovery Agent.

Customer authentication through RuPay PIN / Aadhaar / Banks proprietary biometrics as decided by Banks from time to time.

5.7 Enterprise Management Solution

BSCB and its DCCBs intend to have a comprehensive Enterprise Management System (EMS) to monitor and manage Data Center operations and branch connectivity. Bidder may either provide an instance of EMS from their existing solution or implement a new EMS solution.

The Bidder is required to supply, implement, rollout and maintain the proposed EMS solution. The Bidder to factor knowledge transfer to the Banks or Bank appointed Service Provider for its efficient usage.

The proposed EMS should be able to monitor and manage the Data Centre/DRC Infrastructure and branch connectivity. It should also be capable to provide early warning signals to the Banks on the performance issues, and future infrastructure capacity augmentation. The EMS should support single pane of glass visibility across multiple areas of monitoring.

5.7.1 Detail scope of Enterprise Management Solution

The EMS solution should be hosted only in DC in standalone mode in opex model. The following capabilities are expected in the proposed EMS Tools: -

  i. Monitoring of DC & DR infrastructure
 ii. Monitoring of Branch & DC-DR network
iii. Call login, management & resolution tracking for CBS & all other issues.
 iv. Training to 10 employees of the Banks from IT department

Functional requirements will not be less than listed in Annexure 1 -Functional and Technical Requirements , sheet "Enterprise Management Solution''.

5.8 ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution

In order to achieve the BSCB & its DCCBs business objectives in striving to offer innovative products and superior service, BSCB & its DCCBs intends the bidders to provide a robust and highly scalable ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution along with other applications such as Card Management Solution, Online Dispute Management Solution, Reconciliation Solution and its related services, EJ Pulling Software, Fraud Risk Management, ATM/CRM monitoring solution, with the required infrastructure (software, hardware, network and security), and End-to-end Mobile Banking Solution with IMPS, UPI and BBPS under OPEX Model. The bidder has to interface/integrate with CBS, ATM Switch and Switches like NFS, RuPay, VISA, Master Card and others.

The IMPS and UPI Switch and solution, ATM Switch Solution should cover all functionality and should be multi-tenancy and separate instances for every ATM, IMPS, UPI for every individual bank. BSCB & its DCCBs recognize that this is an extensive undertaking and therefore, it would want the bidder to understand its vision and understand that the solution is not just outsourcing but is transformation of business through technology.

The bidder should arrive at the sizing independently for every individual banks. In case, the sizing quoted by the bidder fails to meet the necessary services, BSCB & its DCCBs will not bear any cost for upgrades or replacements. Also, during the contract period, growth of the banks should be considered. Any additional cost required for scaling up of hardware and/or software would be borne by the bidder.

The bidder will be responsible for the certification with NPCI for all NPCI products and should provide the same to BSCB & its DCCs. BSCB & its DCCBs will be responsible for paying the Certification related charges to NPCI. As per NPCI, if any of the bank(s) changes any of its components (Switch/CBS) in the transaction flow in any NPCI product they need to mandatorily go for further certification with NPCI. Keeping in mind of this requirement, in future if BSCB & its DCCBs changes its present Core Banking Solution (CBS) the bidder will be responsible for the certification with NPCI with the new CBS vendor without any additional cost during the tenure of the contract.

The bidder will be responsible to provide API/interface between BSCB & its DCCBs existing CBS application with ATM/Micro-ATM switching solution. The bidder will also responsible for any other external APIs as required for the proposed solution. However, if the BSCB & its DCCBs changes their current CBS Application, bidder has to provide interface with the new CBS application without any additional cost during the tenure of the contract.

Switch provider's DC and DR to be connected with CBS DC and DR (For BSCB and its DCCBs) to ensure optimum uptime and the cost of the links should be the part of the DC & DR.

The bidder should be able to deploy adequate staff/personnel having requisite qualifications and experience to provide above services (in a cost-effective manner) and meet service level requirements (as would be prescribed in the contract, in line with industry standards).

PLEASE NOTE THAT THIS IS AN OVERVIEW AND FURTHER DETAILS OF THE SCOPE OF WORK FUNCTIONALITY ARE STATED IN THE **ANNEXURE - 1** "**FUNCTIONAL AND TECHNICAL REQUIREMENTS**"

1. **ATM Switch:** Provide centralized ATM/Micro ATM switch solution with separate instances for BSCB and its DCCBs. The bidder will be responsible for performing all the certifications of individual banks with NPCI. The Bidder to provide support / maintenance services for the products supplied by skilled staff to ensure that expected levels of uptime, as desired by the BSCB & its DCCBs, is met. Provide specific contingency and incident resolution plans.

2. **Card Management:** Deploy a Card Management Solution with separate instances for BSCB and its DCCBs. The solution should support related Services to support Warm listing, Hot listing, Re-Issuance/Blocking of Card and PIN, Setting Card Usage Limits for Domestic and International (whenever required) and Integration with omni channels (whenever required), FRM (mentioned below in scope of work) / EFRM and any other regulatory solution required by BSCB and its DCCBs. Providing application access at branch level for electronic card requisition/blocking/hot-listing etc. and to BSCB and its DCCBs call center office for performing Warm listing, Hot listing, Re-Issuance/Blocking of Card, Enquiry about Cards, PIN Generation, Raising a request for Issuance of Duplicate card etc. Card Personalization Services including Generation of green PIN and sharing the details with card printing Service provider in a secured manner adhering to the regulatory and statutory requirement.

3. **EJ Pulling Software:** ATM/CD/CRM should be compatible with EJ pulling software agents such as Tranxit/SDMS/Radia/Infobase etc. and/or with any other EJ pulling agent that may be deployed from time to time or as per the standard suggested by RBI/NPCI. ATM-wise EJs should be stored in the EJ server at a centralized location for minimum period of 12 months online. The Bidder is expected to ensure EJ pulling from the ATM at specified time as per BSCB and its DCCBs specifications. ATM-Wise EJs pulled are to be spooled separately and pushed to the designated server on daily basis. The EJ pulling software should be capable of pulling the EJ's from any make and model ATM/CRM. The detailed transaction information should be captured in the EJ however, the below mentioned mandatory fields should be present in the EJ report for ATM cash withdrawal transactions:
   a. Card Entry (Masked Card Number & time of transaction)
   b. Amount Entry (Transaction Amount & time)
   c. PIN Entry (Time of entering the PIN)
   d. Request send to switch (Transaction request time send to switch)
   e. Response received from switch (Time of getting response from switch)
   f. Cash Stacked Status
   g. ATM transaction number
   h. Switch RRN number
   i. Cassette Configuration Details
   j. Switch data containing the complete transaction details from switch end (card number masked, transaction date & time, transaction type, response code etc.)
   k. Counters information
   l. Cash Presented (Time)

m. Cash taken/timeout (Time)

n. Other ATM Messages (if any)

4. **Monitoring of ATM/CD/CRM:** The Bidder should provide GUI/Web based monitoring tools for existing ATMs as well as new ATMs/CDs. The monitoring tool should have features to trace the transaction, monitoring performance of application and troubleshooting, a distributed view for logical group of ATMs for conducting all system set-up and maintenance and network monitoring and control activities. The monitoring tool application should be made available with separate instances for BSCB and its Member Banks.

The solution should provide online monitoring tool for the complete setup which should provide following functionalities –

I. Should be GUI based with dashboard facility (configurable to user's need) at multiple locations.

II. Provide online status of ATMs, devices, interchanges, host etc. connected to switch. Should also indicate the reason in case of down/ problem in ATM.

III. Should provide online transactions surveillance giving information / analysis on TPS, transaction wise, interchange wise, type of transactions wise, successful/ decline ratio, reason for declining of transaction, abnormal transaction behavior on particular device etc.

IV. Hardware performance monitoring like CPU, memory, Disk I/O, other performance parameters etc.

V. Should provide facility for defining the thresholds for different parameters.

VI. Should be able to provide intelligent MIS for a desired duration on all above parameters including ATM up/ downtime.

VII. Any other complete solution related monitoring parameter not mentioned above.

VIII. Cash position monitoring.

5. **Reconciliation:** Provide daily reconciliation services to the BSCB & its DCCBs and provide assistance to handle dispute management of all delivery channels which BSCB and its DCCBs are looking for, throughout the project tenure without any additional cost to the banks. Reconciliation services should be made available separately for BSCB and its DCCBs. It is the responsibility of the bidder to provide product wise (ATM, IMPS, UPI, BBPS) individual auto reconciliation module/instances separately for BSCB & its DCCBs. The bidder will perform the auto reconciliation based on the individual product reconciliation logic defined by the regulatory authorities and provide the individual product wise unmatched entries to the BSCB & its DCCBs with necessary action to be taken. The recon of unmatched entries done by BSCB and Its DCCBs should be maintained in logical manner in Bidder provided Recon solution. Bidder will also be responsible for preparing & providing the bulk upload files (for uploading in NPCI back-office portals) to the individual banks based on the daily reconciliation logic & other files received from NPCI.

6. **Settlements**: Provide assistance for transaction's settlement of all digital and or delivery channels and or products (current and future) within a project tenure without any additional

cost to the BSCB and its DCCBs. Settlement services should be made available separately for BSCB and its DCCBs.

7. **Integration:** Integration with the (Current and Future) CBS and other related systems of BSCB & its DCCBs within the project tenure without any additional cost to the banks. Integration of CBS instance and related systems will be done with switch instances of individual banks.

8. **Interfaces:** Interface with the (Current and Future) CBS and other application / devices of BSCB & its DCCBs within the project tenure without any additional cost to the banks. Interfaces will be done with switch instances of individual banks.

9. **Network Bandwidth and Registration**

    a. Provide and Maintain network connectivity between bidder's DC and DR with the BSCB & its DCCB's (existing / future) DC and DR during the contract period.

    b. Provide and maintain at least a Dedicated/Shared Network with NPCI. And any other connectivity required for providing scope services.

    c. Network bandwidth shall be independent for all the banks and Registration shall be on individual banks name.

    d. Provide and maintain the network connectivity between NPCI's DC & DR with the bidder's DC & DR for NPCINET which is required by BSCB and its DCCBs for accessing all the back-office portals of NPCI.

10. **Fraud Risk Monitoring Solution:**

    a. The bidder should provide full- fledged Fraud Risk Monitoring Real- time solution for all types of transactions taking place through switch such as Debit Cards, KCC Cards, IMPS, UPI, BBPS and all the future delivery channels in hosting model.

    b. The FRM solution offered should be configurable, scalable and customizable and integrated with the ATM switch, IMPS Switch, UPI Switch, Core Banking solution and all future delivery channels to support the BSCB & its DCCBs requirement on Fraud Risk Monitoring and take real-time decision.

    c. The solution should provide an option to configure rules based on various risk parameters, test the same in live database to analyze the impact of implementing the rule before enable the same in live.

    d. The FRM solution offered by the Bidder should have all the parameters available in the solutions currently being used by the banks and shall be customizable to enable any new parameters as per the requirements given by the bank(s)/any regulatory authority in future.

    e. Option should be available in the FRM system to block transactions on the basis of country code, currency code, MCC and other parameters defined by bank(s) & regulatory authorities from time to time.

    f. The system should provide the risk score for each transaction basing on the defined set of rules using which the switch can take a decision either to approve or decline the transaction.

    g. The FRM solution offered by the Bidder should be capable of monitoring the transactions from all the channels connected to the switch in hosted model. The

definition of rules, monitoring and decision of the transactions to be done in consultation with BSCB & its DCCBs. The Bidder has to provide a comprehensive web access to individual banks for FRM for a minimum of five users per individual bank.

11. **Mobile Banking Solution:**

Currently BSCB & its DCCBs are not live in Mobile Banking App with existing vendor. Some of the Member Banks may receive license for mobile banking operations in near future. Bidder to quote the the cost in annexure -7 forming part of this RFP. In future if any bank goes for the implementation of the same, the respective quoted price in annexure-7 shall be considered**.** The banks have detailed out the mobile banking scope as future requirement. The banks reserves its right to opt for mobile banking solution, change the scope of the RFP considering the size and variety of the requirements and the changing business conditions which shall be mutually discussed and agreed at that point in time. However, the cost mentioned by bidder as part of their proposal shall remain valid during the entire period of contract.

i. The proposed solution should have functionality for handling retail as well as corporate customers of BSCB & its DCCBs on Mobile Channel. The proposed solution should also support interfacing with ATM switch, Internet banking, interfacing with BBPOU (Bharat Bill Payment Operating Unit) for BBPS and other channels of the banks (Existing and future within a project tenure) for seamless integration, parameterization, customization etc. without any additional cost to the banks.

ii. The solution should include, but not limited to, the following:
   a. The solution should deliver the listed services as given in the scope document.
   b. Bidder should implement the solution at Bidder DC, DR-Site and UAT environment.

iii. Any software/Interface/API required for integrating with the existing Core Banking Solution to be provided by Bidder throughout the contract period without any additional cost to the banks. BSCB & its DCCBs is currently using Fnacle provided by Infosys and WIPROIt is preferable and will be an additional advantage if the bidder is having any prior experience in sharing API / Interface with selected CBS application for smooth and seamless data sharing.

iv. The Bidder will be responsible for obtaining any information related to API sharing/ Interface development from the selected CBS application OEM without any intervention of bank team.

v. The proposed solution should be compatible in terms of communication/ synchronization with BSCB & its DCCBs selected CBS application.

vi. To provide support for trouble shooting and enhancements in the Services during the contract.

vii. To implement proposed Mobile Banking solution by interfacing with Bank's Core Banking application and interfacing with NPCI for IMPS, UPI, BHIM, BBPS or any other services offered by NPCI (Existing and future) within the project tenure without any additional cost

to the Bank.

viii. The proposed solution should also support interfacing with Financial Transaction Switches proposed by the Bidder for seamless integration, parameterization, customization etc. as required with appropriate security guidelines issued by all statutory authority within a project tenure without any additional cost to the Bank.

ix. The solution should be integrated with online banking channel offering a central transaction management, business logic orchestration and application administration. Single integration with host systems with a unified data architecture model.

x. The solution offered should comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by all statutory authority. The solution should also comply with any further guidelines and mandates issued by all statutory authority for Mobile Banking Transactions. Bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law or new rules from RBI/IBA/MFI/NPCI/Bank for providing the Mobile Banking services to The Bank.

xi. The solution should be compatible with industry standard Mobile Platforms ie. Android and iOS. Bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank.

xii. The proposed solution should be compatible with all the Basic Mobile Phones, versions, Feature Phones, and Smartphones & Tablets meeting the industry standards & laws.

xiii. The proposed solution should be able to provide various MIS reports/customized reports required time to time to the bank management and/or statutory authorities within a project tenure without any additional cost to the bank and which should be configurable in nature.

xiv. The proposed solution should be scalable so that there should not be any restriction in terms of number of users or volume of transactions in either way for Android and iOS.

xv. Bidder has to ensure the flawless switching of all the services under purview of this RFP to Disaster Recovery (DR) site during DR drill as and when decided by bank/statutory authority or in case of non-availability of primary / DC site of BSCB and its Member Banks

xvi. The proposed solution should be well versed with functionality as of now to support English language. In future if bank wish to/mandatory required any additional languages within the project tenure, Bidder has to provide the same without any additional cost to the bank.

xvii. Bidder has to offer technical and functional support of the service for contract tenure post implementation of solution. During the project tenure, Bidder must provide onsite technical and functional resources for providing support to the Bank's staff as and when required without any additional cost to the bank.

xviii. The bidder will be required to provide technical support to the banks during the entire contract period.

xix. For any new platform/model/OS/upgrade, Bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any additional cost to the bank.

xx. The proposed solution should be compliant with the regulatory, Security and Cyber security guideline.

xxi. Bidder needs to mention any other security feature supported by the system with details and architecture of security components. Bidder should provide an application to bank Staff, bank Call Center Users and any other user designated by the banks for real time transactions monitoring with related reports, complaint tracking module along with customer management. Bidder will have to include version upgrade and enhancements in services on account of industry dynamics as a part of the Annual Maintenance. Any development work of such type will be carried out by the technical team of Bidder.

xxii. Bidder must undertake suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law/RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for Mobile Banking services without any additional cost to the bank.

xxiii. Bidder will have to provide a detailed process as well as training to bank staffs for registration and activation of mobile banking. The process needs to be simple, easy to understand and secured for better acceptability by consumers with minimum technical knowledge.

As part of the implementation:

i. Bidder shall prepare a project plan and a resource deployment plan with timeline for implementing mobile banking solution in the Bank.

ii. Bank to use a phased roll-out approach for implementabtion of mobile banking solution. Go-Live has to be done only after implementation of all the functionalities requested by the Bank as part of Annexure 1 here - Functional and Technical Requirements and responded by Bidder as "Fully Compliant" or "Customized".

iii. There shall be stabilization period of 30 days post go-live of mobile banking solution. During this period, Bidder is also expected to provide hand-holding services to the operations team.

iv. Bidder is expected to ensure that functionalities currently being used by the Bank or being envisaged by the Bank are made available.

v. Bidder is expected to ensure all the regulatory requirements for mobile banking solution are made available without any extra cost.

vi. Bidder is expected to carry out a requirement study for the functionalities and services required by the Bank, to gain understanding of the business requirements.

vii. Bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank, at no additional cost to the bank.

viii. Bidder is expected to assist the bank in performing UAT of the solution as part of deployment and subsequent changes. Bidder will prepare test cases, documents and shall be responsible for securing necessary approval from Bank.

ix. Bidder is expected to customize the solution based on requirements of bank. All the statutory and regulatory requirements of the bank, impacting the solutions to be

implemented under the scope of this project, will be provided to the bank at no additional cost to the Bank during the period of the contract.

   x. Bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.

  xi. Bidder is responsible to impart requisite training to the Bank.

Based on the contents of the RFP, Bidder shall be required to independently arrive at a solution to support bank's requirements, after taking into consideration the effort estimated for implementation and the resources and the equipment requirements. The bank expressly stipulates that on board of Bidder under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the services and the deliverables in connection therewith are only a part of the assignment as per the defined scope of work. Bidder shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the bank.

Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the bank. The bank will not accept any plea of Bidder later for omission of services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the RFP.

Bank will undertake the Audit/vulnerability assessment and penetration testing of the solution by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the solution, same has to be carried out by the vendor without any additional cost to Bank.

12. **IMPS Switching Solution:** Currently, IMPS Switching Solution will be implemented by only those banks which are live in Mobile banking solution. Some of the Member Banks may receive license for mobile banking operations in near future and can opt for IMPS Switch solution. The bidder is free to propose how the switching solution will be implemented i.e. (Integration with existing Mobile app/ or any other way out that bidder wishes to propose). However, the cost mentioned by bidder as part of their proposal shall remain valid during the entire period of contract.

In addition to this the Bidder is required to configure, customize, maintain, supply and provide support of IMPS Switch as and when required with separate instances for BSCB and its Member Banks on OPEX, which also includes but not limited to:

   i. Supply, installation, customization / development, implementation, and maintenance of required solutions including all relevant solution(s).

  ii. The proposed solution should follow an enterprise model at Corporate Level and there should not be any restriction in terms of number of users or volume of transactions in either way.

  iii. Provide interfaces required to integrate the solution with Core banking solutions

iv.   Provide solution helpdesk.
v.   Provide Training to bank
vi.   Provide hand-holding support during roll-out of the IMPS Solution.
vii.   Provide interfaces required to integrate the solution suggested by bank throughout the project tenure.

The Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the bank for running IMPS solution successfully. The banks will not accept any plea of The Bidder at a later date for omission of software & services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the SOW.

vii.   The Bidder shall be required to facilitate and extend technical support during the certification of proposed IMPS Switch solution with NPCI time to time.
viii.   IT Security being prime concern; Solution should not breach the security of any other installations of Bank in any way.

Bank will undertake the Audit/vulnerability assessment and penetration testing of the solution by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the solution, same has to be carried out by the vendor without any additional cost to Bank.

13. **UPI Switching Solution:** Currently, UPI Switching Solution will be implemented by only those banks which are live in Mobile banking solution. Some of the Member Banks may receive license for mobile banking operations in near future and can opt for UPI Switch solution. The bidder is free to propose how the switching solution will be implemented i.e. (Integration with existing Mobile app/ or any other way out that bidder wishes to propose). However, the cost mentioned by bidder as part of their proposal shall remain valid during the entire period of contract.
The Bidder is required to configure, customize, maintain, supply and provide support of UPI Switch as and when required with separate instances for BSCB and its Member Banks on OPEX, which also includes but not limited to:
i.   Bank needs a robust enterprise-wide solution for Unified Payment Interface (UPI) to provide all facilities and services (including Interbank Funds Transfer for inward and outward transactions) as required by NPCI.
ii.   The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches and to support new channels during the contract period.
iii.   The solution should be implemented at The Bidder Data Center and Disaster Recovery Center and should have a separate test set up.
iv.   The solution should be adhering to the latest version of NPCI UPI technical specifications and latest version of NPCI UPI procedural guidelines.
v.   Solution should be capable of adopting any future regulatory requirement and any new additional functionalities.
vi.   Unified Payment Interface (UPI) solution proposed should be capable of working

under cluster with high availability network load balancing.

vii. Unified Payment Interface (UPI) should be capable of processing 150 TPS / suggested by NPCI from time to time.

viii. Unified Payment Interface (UPI) solution should also facilitate online DC – DR replication and retrieval capability in a seamless manner.

ix. The proposed solution should seamlessly integrate with the Bank's Alternate delivery channels i.e., ATM, Internet Banking, Mobile Banking, IMPS solution, SMS and Bank's CBS, Cash Management system, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, bulk file upload facility for payment. Common API or Web services necessary for channel integration to be provided.

x. The proposed solution to have direct interface with Bank 's CBS.

PSP Web Application

- o Customer on-boarding
- o Merchant on-boarding
- o Payment transactions (Push & Pull)
- o Communicate with UPI host
- o Receive inward transaction and respond
- o SMS integration
- o E-Mail integration
- o Connect to other service providers (Travel, ticketing, utility bill payment etc.)
- o Interface with mobile app server
- o Reconciliation and Settlement as defined by NPCI
- o Virtual address management (PSP virtual address, Merchant specific virtual address etc.)
- o Global address management like Aadhaar, mobile number
- o Single click 2 factor authentication
- o Charges module
- o API support for all channels
- o Reports
- o Support four party architecture as defined by NPCI
- o Transaction history
- o Hot listing of registered users account through self-service means
- o Encryption support

PSP Mobile Application

- o neeApplication for Android & IOS. Also, any web application for Mobile browser if required.
- o User registration with OTP authentication and strong binding of mobile app.
- o Change password
- o Forgot password
- o Add bank account
- o Integrated secured library of NPCI to capture PIN
- o Easy navigation screen for accessing available functionality
- o Services like Ticketing services (air, bus), Prepaid recharges (mobile, DTH), Hotel booking

- o   Utility bill payment services
- o   Facilities like Set reminder for payment, Reminders for bills, Snooze request etc.

   i.   Solution to implement any new products offered by NPCI during the contract period and other regulatory requirements.

   ii.   Solution to directly interface with NPCI solution, CBS, Mobile Banking, IMPS, Internet Banking, ATM switch, MFKs and FI gateway without any middleware.

   iii.   The successful bidder should provide all requisite software licenses and hardware for successful implementation of UPI solution.

   iv.   The Bidder should perform the UAT pre-customization and post-customization.

   v.   The Bidder should provide go-live support and handholding for the solution till 30 calendar days from the go-live date.

14. **BBPS Switching Solution:** BBPS has been live at BSCB & its DCCBs through branch channel mechanism. BSCB & its DCCBs BBPS solution will be implemented by BSCB & its DCCBs post their successful Go-Live of IMPS and UPI solution. The selected bidder has to integrate the mobile banking application with BSCB & its DCCBs selected BBPOUs individually for providing BBPS Solution within the project tenure without any additional cost to the banks.

15. **Online Dispute Resolution:** The bidder has to provide an Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to digital payments, using a system-driven and rule-based mechanism with zero or minimal manual intervention. The ODR system must be technology-driven, customer-friendly and transparent and unbiased mechanism for resolving the customer disputes & grievances with zero or minimal manual intervention. The ODR system should be capable to handle product wise all types of transaction related issues/complaints/grievances/disputes for ATM, IMPS, UPI, BBPS etc. as per the guidelines specified by RBI/NPCI or any other regulatory authority from time to time. Below are the list of features which the ODR system should handle through an automated/API driven mechanism.

- Raising of Complaints
- Conversion of complaints to chargebacks
- Raising all types of Chargebacks (Including Wrong Credit chargeback & Fraud Chargeback)
- Handling of transaction type wise chargeback cycles
- Handling of auto updation of Timeout/Deemed Approved transactions (TCC, RET, DRC)
- Handling of Credit Adjustments & Online Refunds
- Handling the NPCI confirmations on Refund Reversal Confirmation

16. **Micro ATM Application:** Currently BSCB & its DCCBs are live on Micro ATM devices with existing vendor. The banks have detailed out the scope for Micro ATM Application as a need based requirement as the bank wish to transit from existing Micro ATM Application vendor. The banks reserves its right to opt for Micro ATM Application, change the scope of the RFP considering the size

and variety of the requirements and the changing business conditions which shall be mutually discussed and agreed at that point in time. However, the cost exclusively mentioned by bidder for Micro ATM Application as part of their proposal shall remain valid during the entire period of contract.

i. Micro-ATM solution should be compatible with any Micro-ATM device which is compliant with version 1.5.1 and /or its latest revision as prescribed/suggested by IDRBT/RBI/NPCI/UIDAI/IBA/any statutory authority.

ii. The bidder shall install, configure, test, commission & provide annual maintenance/technical support for the Micro ATM application to meet the functional and technical requirements as mentioned in Annexure 1 -Functional and Technical Requirements of Micro ATM.

iii. The bidder is required to provide the commercial as per Annexure 7- Commercial Bill of Material.

iv. The bidder has to provide a front-end client application for the device & the same is to be integrated/interface with the bank's Core Banking Application, ATM Switching solution and IMPS switching solution. Also, the bidder has to support for any integration of any other necessary application software solution with biometric application system, ATM switch as well as with gateway systems of NPCI/UIDAI or any other Govt. organization as specified by Bank from time to time within the project tenure without any additional cost to the Bank.

v. Bidder is responsible for RD Services, Certifications or any requirements for AePS as per guidelines issued by UIDAI or any statutory authority within a project tenure without any additional cost to the Bank.

vi. The Micro ATM application should comply with FIR-FMR Single PID block in Aadhaar based biometric / Fingerprint Authentication.

vii. The Micro ATM application should support & be capable of processing both On-us and Off-us transactions of the bank as per RBI instructions and relevant guidelines.
- On-us transactions be processed internally as within the Bank.
- Off-us transactions be routed through multi-layer gateway/switches for payment and settlement.

viii. Bidder has to upgrade/patch/install/re-install application as required by Bank on Micro ATM to perform basic banking services and interface for AePS transactions and PIN-based RuPay (EMV) card transactions. Bidder has to install/re-install certificated/security key on Micro ATMs.

ix. E-KYC is currently not in scope, but BSCB & its Members Banks may require in project tenure without any additional cost to the Bank. The base application should be capable enough for future requirements.

x. Any customization of application software / Biometric Software that is required to be carried out during the UAT and post-Go-Live up to one year inclusive of any functionalities, reports suggested by the BSCB & its DCCBs on time to time at no additional cost to the Bank.

xi. In the case of software, the bidder should guarantee that the software supplied to BSCB & its DCCBs is licensed and legally obtained.

xii. The bidder shall indemnify, protect and save BSCB & its DCCBs against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement

of any law pertaining to patent, trademarks, copyrights, etc. or such other statutory infringements in respect of Micro ATM and allied applications.

xiii. The allied application should be 1 year comprehensive warranty and the 2nd, 3rd, 4th & 5th year ATS will be charged separately as per the commercial bill of material. During these five years tenure, the bidder is responsible to provide for any updates, upgrades, patches, changes in statutory requirements, new statutory requirements, and bug fixation without any additional cost.

xiv. The bidder must specify/share the list of components which are covered and not covered in comprehensive warranty under technical response.

xv. The bidder must provide the additional commercials if any of the part which is not covered in comprehensive warranty.

xvi. The bidder shall supply all the related documents and necessary media of the software loaded in the Micro-ATMs without any additional cost. The media and documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.

xvii. The bidder is required to provide all the software & corresponding licenses such as application software for handheld & servers (DC & DR), RDBMS (if any) and middleware (if any) etc. as part of the bid & commercials.

xviii. The bidder is required to clearly specify the hardware requirement which will be required for hosting the applications at bidders DC & DR, In case any security device is required for the application the bidder is to specify the same also.

xix. Provide API/Interface between Bank's existing CBS application with Micro-ATM solution. Bidder is responsible for the any other external APIs as required for the proposed solution. However, if BSCB & its DCCBs changes their CBS Application, the bidder has to provide interface with the new CBS application without any additional cost during the tenure of the contract.

Note:

- Unless expressly stated otherwise, for all the solutions provided by the Bidder is required to factor the necessary hardware, software, network, services as per defined scope. Additionally, The bidder is required to design, size, procure, deliver, implement, deploy, parameterize, customize, interface/integrate, train, maintain and manage the end-to-end solutions as per the scope.

- In case, the bidder has not indicated any component/module in their proposed solution and is required for providing services to the BSCB & its DCCBs, the bidder has to provide required services/peripherals/equipment's within the contracted price at no additional cost to the banks.

- The bidder is also expected to provide, as a part of the RFP, a detailed document that explains the general solution architecture of the solution, project implementation methodology, migration methodology, project governance with support mechanism

proposed by the bidder. The response should also include details of the hardware, software and services proposed.

- BSCB & its DCCBs may also decide to carry out pre-launch audit of the application by an internal or external agency. The findings of the pre-launch audit need to be rectified by the Vendor before going live. BSCB & its DCCBs would undertake audit/vulnerability assessment and penetration testing of the application by third party/independent auditors as per requirement of the individual banks/regulatory authorities. Consequence to any observation, if any changes are required in the application, same has to be carried out by the bidder without any additional cost to Bank. The first VA/PT should be conducted by the bidder from a (CERT-IN empanelled auditor/ reputed auditor verified by regulatory bodies) without any additional cost to the bank followed by the VA/PT by bank from its empanelled auditor before Go-live of any solution as mentioned in the scope of work.

5.8.1 Timelines

The Bidder is required to implement the project within the stipulated timelines provided below:

Deliverables	Elapsed Time (T: - Date of Acceptance of Purchase Order)
Mobile Banking (If any), IMPS, UPI (For Licensed Banks) and BBPS Interface (Post Go-Live of IMPS & UPI) along with ATM Switch Solution, with other applications (Card Management Solution, Dispute Management Solution, Reconciliation Solution, EJ pulling Software, ATM/CRM monitoring solution and any other solutions/services provided by the bidder) shall be set up and made live full-fledged including migration.	T+ 4 Months

Note:

- The implementation shall comprise of system configuration, customization, pilot implementation, UAT and system roll out. The Bidder shall submit schedule of activities and its timelines within overall implementation period and shall be agreed upon by the Bank.

- The Bidder to provide implementation plan meeting all the requirement of in scope applications and in adherence to the SLA and timelines as a part of the Technical Proposal.

- Liquidated damages (Section 9.53) will be imposed if the Bidder fails to deliver the hardware / software/ services within the stipulated timelines.

- The Bidder will be responsible for delivering the end-to-end solution and will be the single point of contact for the Bank.

Sr.No.	Components	Purchase Model for BSCB
1	Mobile Banking, IMPS switch and solution, UPI switch and solution, ATM Switch Solution, along with other Allied applications (Card Management Solution, Dispute Management Solution, Reconciliation Management Solution, EJ pulling Software, ATM/CRM monitoring solution)	Operating Expenditure
2	Data Migration	Onetime Expenditure
3	Training & Handholding	Onetime Expenditure
4	Network	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.

Note: The Operating expenditure refers to a model wherein the expense will be leased over a definitive time and staggered. For all Operating expenditure items, The Bank will sign any leasing agreements if required only with the Bidder and the prime Bidder needs to factor costs pertaining to this in this bid itself.

5.8.2   Data Migration

The bidder will formulate the data migration strategy for all components of the solutions (ATM Switch, Card Management, Dispute management, Reconciliation Solution) and submit the proposal to the individual Banks. The bidder would be fully responsible for all data migration (with zero loss) related activities and BSCB & its DCCBs would only facilitate a joint meeting of the existing service providers/vendors/interchange agencies and the selected vendor. The bidder shall perform pilot migration on a pre decided bank (It can be BSCB or any other bank out of 23 DCCBs) for validation of data integrity and quality checks. After successful mock migration confirmation, the bidder will perform phase wise data migration for other remaining banks.

1. Migration of data from the BSCB & its DCCBs existing switch to the proposed ATM switch involves retaining both the card data and customer profiles. The bidder is required to prepare a project plan as well as migration plan with all the banks and the progress needs to be shared with the individual banks on a regular basis at the frequency required by the BSCB & its DCCBs. If any card is required to be issued, it will be at no cost to the banks. The Bidder should ensure old data of the cards as well as the PINs that are associated with the

cards are retained and the same are migrated to the new switch. The Bidder should also ensure no card would be required to be reissued to the old customers. If any card is required to be reissued on account of a lapse on the part of the Bidder during the migration process, it will be at no cost to the banks. It should also ensure that mapping of the old data to the new switch is as per the standards defined by the BSCB & its DCCBs and regulatory Authority.

2. The bidder shall migrate bank-specific customizations for the BSCB & its DCCBs products from the existing switch to the proposed ATM Switch. Maintenance and support for the same should be at no additional cost to all the banks.

3. The bidder shall migrate all card and related data from BSCB & its DCCBs existing Card Management System to the new Card Management System within the scope of this document and at no additional cost to the banks.

4. Currently BSCB and its DCCBs have unused White Plastic Cards from its existing vendors. Bidder to ensure capability to use those cards for issuance to customers from its newly implemented Card Management Solution. Personalization (if any) / Mapping with new ATM Switch will be the responsibility of bidder and shall be discussed with individual banks during the implementation period.

5. Presently all the banks are not live in mobile banking. The bidder shall be responsible to migrate all the data related to mobile banking (if any) and applicable for existing banks having mobile banking license and not for any new bank.

6. Migration Strategy for Cards
   a. Establish an interface between the BSCB & its DCCBs existing switch old switch and the proposed ATM switch
   b. Migrate all cards and PIN data from the BSCB & its DCCBs existing switch to the new switch while maintaining the integrity of the card and PIN data.
   c. Migrate all card data from BSCB & its DCCBs existing Card Management System to Card Management System offered by vendor.

7. Data Migration from bank's existing old switch to the proposed ATM switch
   a. The Bidder will be responsible for migration of the switch data from BSCB & its DCCBs existing switch to the proposed ATM switch. All current functionalities and customizations available currently on BSCB & its DCCBs switch including on front-end devices like ATMs will have to be migrated seamlessly by the bidder onto the proposed switch. The bidder is also responsible for migration of legacy data of existing system as part of the migration activity. It will be the responsibility of the Bidder to coordinate with BSCB & its DCCBs existing switch service provider for migration of ATM switch data including Card, PIN data and Value-Added Services Modules from the existing system to the proposed ATM switch with Zero loss and no change in the existing data taxonomy for all transaction processes. In case BSCB & its DCCBs existing switch service provider is unable to provide the data in the desired format or provide partial/incomplete data, it is fully bidder's responsibility to get the complete data in the desired format from the BSCB & its DCCBs existing switch service provider and ensure seamless migration. Similarly, administration

and end user interfaces should remain unchanged. It would be the responsibility of the selected vendor to ensure that migration is accomplished with all the existing conventions and concepts available in the existing system.

b. Migration activities shall be divided into three main categories as described below:
- Pre-migration Activities.
- Data Extraction and Loading in New Switch
- Post-migration Activities

8. Pre-migration activities: Before migrating data from the BSCB & its DCCBs existing switch either automatically or manually, there are certain activities that need to be completed as pre- requisites related to cleaning up existing data. These activities would be identified during the course of the data mapping discussions with the Bank's team.

9. Data Clean-Up: All the requirements of bringing the source data in the desired, synchronized and integrated form would have to be dealt with by a data cleaning-up exercise. Data migration activities should ensure that the existing data inconsistencies are brought to a common functional requirement. Missing or incorrect data must be rectified before migration. Taking into consideration the design and customization changes, unique keys for each table would be identified. The Bidder will have to ensure that there are no duplicates on these keys. Mock migration runs would give indication on possible data clean up that needs to be taken up before the actual data migration run.

10. Post-Migration Activities: The data that could not be converted due to reasons like unavailability in the extraction file or due to erroneous source values needs to be manually maintained as a post-migration activity. The data which is defaulted by the conversion programs due to non-availability in the old system also be required to be enriched and modified later on for any corrections. The Bidder along with the Bank's team will arrive at a consensus on manual migration of a few records based on the volume / number of records.

a. Data Extraction and Loading in New switch
- Data required for automatic migration for each module is to be discussed and separate documents for each of the modules would be agreed upon and signed off for that purpose in consultation with the Bank's team. This document would enlist the field-to-field details in the new switch, their mappings with the existing system fields, and corresponding action on each of them. The Bidder should carry out extraction of data from the existing switch to the new switch.

11. Transition Activities:
a. Test the new network before deployment with the core banking solution (Existing & future) etc., carry out sample reconciliations and present to Bank for approval on tests and schedule.
b. Carry out migration of ATM Switch and cards on schedule – any delay will attract penalty.

c. In case the cards are found to be non-functional at the ATMs due to any reason during the migration, reissuance of such cards shall be the responsibility of the bidder.

d. Migration of hot-listed card details from the existing switch to the proposed new ATM switch including archive data.

e. Migration of existing card data from the existing switch to the proposed new switch.

f. Migration of Bank specific customizations for bank's products from the existing switch to the proposed new switch

Data Migration is concerned with the transfer of data from the existing system(s) to the proposed system(s). This section broadly describes the scope for Data Migration from existing source systems to the proposed System(s).

The overview of the bidder's tasks is as follows:

- Data Mapping between the existing application(s) vs the proposed system(s)
- Transform and load the data into the proposed system(s)
- Perform data cleansing and removing data insufficiency while migrating
- Provide consistency check on the data loaded into the proposed solution and confirm that there is no data loss or error of data values
- Bank's obligation is to assist the selected vendor to extract data from the existing application(s) in an agreed format
- The Bidder is required involve project manager during all discussion about migration.

Data Migration is an intensive operation including migration of transaction related data, user profiles including credentials, customer identifier, key user contact information, token mapping, user rights/ privileges and access control, limits, favourites etc.

Based on the design philosophy between the legacy and the proposed applications and the resultant complexities, The Bank may opt not to migrate some of the above data (for security information like user rights/ privileges and access control) but may also create it afresh in the new application(s). The Bidder to ensure that the required data is migrated smoothly.

The most important area related to migration other than transaction data is User profile including the Credentials for authentication, as it has a direct impact on the customers of the Bank.

For the purpose of this RFP, The Bidder is required to submit a detailed Migration Approach document as part of the RFP detailing out the following:

- Overall Migration Plan and Strategy
- Migration Approach for each application(s)/Platform/Framework
- Migration Approach including but not limited to Transaction Data, User profile including Credentials etc.
- Schedule of Migration for each activity/ application
- Fall back/ roll back plan in case of any Disaster. In case of fall Back/Roll Back required in the

event of unsuccessful migration/issues in the migrated application(s), the Bidder is required to roll back/fall back to the previously stable version/platform/framework (reverse migration) at no additional cost to the Bank post approval/confirmation from the bank.

- Dependencies/ Preparation/ Readiness required from the Bank for the migration.

It is advisable to the Bidder to propose an approach which will minimize the change. Bank may at its discretion reject the proposal, if the submitted migration & rollback approach, strategy and plan is found to be unsatisfactory to the bank without assigning any reason.

5.8.3   Infrastructure and Maintenance Scope

1. Hosting Site
    a. ATM Switch Primary Data Center and Disaster Recovery setup should be hosted in minimum Level of tier 3 Data Center and situated, operational in India and capable of providing all services mentioned in the RFP.
    b. If the bidder does not have own hosting site, then it is the responsibility of the Bidder to host the switch solutions and allied applications as mentioned in scope of work.
    c. The DC and DR sites should be in different seismic zones.
    d. The Bidder partner's proposed ATM Switch application and surround applications should be PCI-DSS certified. The proposed ATM Switch environment & allied applications required as per RFP should be quality certified for PCI-DSS, PADSS, &Triple DES compliant wherever applicable.
    e. Adequate Data security measures and controls should be in place in-line with industry standards (PCIDSS) and standards prescribed by franchisee/Associations and RBI from time to time. The Bidder shall ensure that the certification as specified, and any upgrades thereto are valid till the end of the contract period.
    f. The complete solution offered must be in inconformity with the industry level standard security norms and need to be reliable, scalable and should ensure Physical and logical security of the network, equipment and sites.
    g. The entire infrastructure proposed by the Bidder should be monitored and supported on a 24 x 7 x 365 basis by the bidder.
    h. The Bank reserves the right to conduct post-implementation audits of the complete Solution Setup inclusive of software, hardware, services to ensure that the security controls are in place and for other Regulatory or Bank specific compliance checks.
    i. The Bidder should have clear Disaster Recovery and Business Continuity Plan and the details of the same should be furnished along with the Technical Bid.
2. Network Connectivity
    a. Network Connectivity between Bank and bidder's Data Centers: The Bidder should provide adequate network bandwidth connectivity from bidder's proposed DC and DR to Banks DC & DR Site in HA Mode (Active-Active Load Distributed).
    b. If during the contract period, Bank shifts their co-location centers then the Bidder is required to provide the Network Connectivity between bidder's Data Centers and bank's

new co- location centers (DC, DR and NDR) at no additional cost to the bank.

    c. The Bidder should have tools to monitor and report the performance and availability of the Network Bandwidth for the Bidder provided links on a real time basis.

    d. The bidder should provide bandwidth sizing as per the micro-ATM functional requirement which includes biometric authentication.

    e. Bidder to provide network bandwidth sizing as per the current and future functionalities required for ATM/Micro-ATM/ Mobile banking/ IMPS and UPI with minimum buffer of 10% which may also include BBPS, Ae-PS and Biometric authentication.

3. Backup and Recovery

Bidder to provide a Backup and Restoration plan that they are willing to follow for BSCB & its DCCBs as prescribed in (**Annexure 12 - Backup and Restoration Plan**). In addition to this Bidder must comply the below points on backup and restoration.

    a. The complete infrastructure (inclusive of data, application etc.) provided by the Bidder should be backed-up and should be restorable when necessary.

    b. The Bidder should Back-up, storage and restoration of data related to the hosted ATM switch and associated services, in a secure and reliable manner Backup, storage and restoration of configuration data for the hosted ATM switch and associated infrastructure.

    c. Backup, storage and restoration of any mission critical data related to the hosted ATM switch and associated services.

    d. The Bidder shall be responsible for Implementing and maintaining BCP and online DR readiness (including data replication) for the proposed solution and associated services. Business continuity solution should support source / target role switching capability and real-time secured data replication between the primary and the DR site with Minimum impact on overall system performance. The DR setup should be in active passive mode.

    e. The Bidder is responsible to maintain all data of transactions in a history database for the period of the contract and provide access to the data as and when required by the bank, and/or should supply responses on queries raised by the Bank.

    f. Able to perform for online, off line and end of day back up and restoration.

    g. The Bidder should have well documented Backup and Restore Procedures.

    h. Facilities for scheduling and to backup all files at strategic points to facility recovery/restart.

    i. Facility to list all backup inventory/ History Log

    j. Ability to perform complete/incremental backup remotely/centrally.

    k. Monitoring of backup processes

    l. After expiry/termination of the contract the complete back up of all data relating to this contract in a mutually agreeable electronic format should be furnished by the bidder. Further, The Bidder should set up a system in the bank (the hardware and software to be purchased by the bank) to store and access the data as per the requirements of the bank.

    m. Response time/performance of critical application should not be affected due to Backup and restoration activity.

    n. Periodically data to be provided to the Bank and bidder is responsible to restore the data and submit report quarterly basis.

5.8.4 Training

1 Cost of each individual training provided by the Bidder provided to designated officials of the individual bank shall be borne by the bidder on overview of system fundamentals, technical & functional requirements, Operating Systems, application software, databases etc. Including complete ATM Ecosystem, workflow, Card Management, ATM/Micro–ATM Switch, Dispute Management, IMPS & UPI,

FRM, ATM monitoring solution, Reconciliation, Network connectivity walkthrough, Fault diagnosis and 1st Line support and any other solutions/services.

2   Training for ATM Switch Solution and its related Allied Applications will be done centrally for all the banks physically at BSCB Head Office. Training related to IMPS, UPI Switch and its related services will be done Bank wise based on banks opting for IMPS, UPI Switch and Solutions.

3   Bidder shall conduct a familiarization session with all the banks Management Staff (respective bank's board members, Managing Directors, CEOs, Special Officers etc) after which Bidder shall commence the official training for ATM/Micro ATM switching solution and its related Allied Applications. The official training/hand holding support should be done before acceptance of the solution for 7 days physical training for officials identified by each individual banks and subsequently 3 days refresh training offline/online post 6 months of Go -Live. Bidder to decide group size of each training class and come up with a training plan during implementation phase. In addition to this Bidder to quote Cost of Training for ATM/Micro ATM switching solution as a lumpsum in Bill of Material.

4   The Bidder should provide one time training/ hand holding support for IMPS & UPI Switch Solution and Services before acceptance of the solution for 7 days physical training for officials identified by each individual banks opting for the solution and subsequently 3 days refresh training offline/online post 6 months of Go -Live. Bidder to decide on training location mutually with each bank and come up with training plan for the banks. Bidder to quote Cost of Training for IMPS/UPI Switch and Solution as a one-time rate for an individual bank in Bill of Material. The rate quoted for training for IMPS/UPI Switch and Solution shall remain valid during the contract period.

5   The training along with software documentation/manuals must be provided on site at proposed location suggested by the Bank.

6   Training infrastructure related to access to training environment ATM Switch, IMPS &UPI Switch, Card Management, Dispute Management solution, FRM, ATM Monitoring and any other solutions/services will be provided by Bidder. Banks will be responsible to facilitate the training with training room, desktop, projector etc. at mutually decided location, rest all infrastructure is to be provided by the bidder.

7   The activities mentioned in training are indicative and not exhaustive. It is expected that training will enable the Bank's employees to understand the functional and technical aspects of the solutions as relevant to their respective roles.

5.9 Help Desk Management System

5.9.1   Call Center & Ticketing System

1.   Customers' centered call center - Customers can easily register grievances or requests for assistance through a user-friendly call center. This will allow the Customer to seek required information or register their queries/complaints about their existing bank accounts/loans and new bank account/ loans in a hassle-free manner.

2.   The system will enable centralized tracking and management of grievances/queries for new bank account/loan. Each complaint or request will have a unique ticket number to track whether the same has been resolved, ensuring that no issue gets overlooked or unresolved.

3. It will enable the Bank Management to prioritize and assign grievances/query to relevant departments or personnel swiftly. This reduces response times and improves the overall efficiency of issue resolution.
4. It will also provide updates and status notifications to Customers about their query/complaint which will promote transparency. Customers can track the progress of their query/complaint and see how and when they are being addressed.
5. It will increase transparency and trust in the banking system. It will make the system responsive and accountable towards customers/farmers.

5.9.2   GEN AI Virtual Assistant

1. **User Friendly**: The user-friendly Gen AI based Virtual Assistant will be able to communicate to the users through text, voice and video responses in Hindi as well as English.
2. **Round-the-clock Availability**: Unlike traditional help desks that operate during specific hours, an AI Virtual Assistant can be available round-the-clock, allowing Customers to get assistance and access to information at any time.
3. **Quick Response:** AI Virtual Assistants provide instant responses to Customer queries, reducing wait times and enhancing user satisfaction.
4. **Integration with Systems:** AI Virtual Assistants can integrate with existing databases and systems of various Departments, allowing them to retrieve real-time information and provide the same to the Customers.
5. **Increased reach of Bank:** Currently, Customer visit different Bank branches to seek requirement which can be easily delivered through the AI Virtual Assistant. Lot of money and time will be saved as customers/farmers living in far flung areas need not to travel to branch location, instead they can get the information remotely/digitally through phone/laptop. This will not only increase the reach of Bank Management across customers, but also will increase awareness about Bank different schemes, products to the new/old customers

5.9.3   Functional and Technical Requirements

1. Virtual Assistant should be capable of interacting in text, audio, and video.
2. Multiple language support (Mandatory: English, Hindi)
3. Interactive chat interface with auto suggestions for queries.
4. Conversational Flow Management.
5. Decision tree creation, greeting on entry, small talk, response to cuss words, fallback message, error message on no-internet, etc.
6. Capable to run rich media (text, image, audio, video), maps on Virtual Assistant.
7. Measure customer satisfaction.
8. Integration of live chat platform wherever necessary. It must be live currently.
9. Mobile/email OTP-based authentication for secure and personalized experiences for the customer.
10. Real time analytical dashboard should show real-time analytics like users, interactions, feedback, sentiment analysis, download options, trends, filters, charts, and more.
11. Tools to monitor customer behavior and to ensure Virtual Assistant (VA) learns, adapts, and evolves with customer needs. Continuous improvement of intents and models supporting customer interactions.
12. Virtual Assistant should also be created by just uploading the document. Tools supported by AI experts

to optimize the VA on a daily basis.

13. Continuing conversation without losing context. Support for continuity in conversation to anticipate and understand user intent.
14. Artificial Intelligence, machine learning, and natural language processing-based Virtual Assistant.
15. The OEM should have its own LLM (Generative AI) capability hosted in India.
16. Easy integration option, integration connectors.
17. Multiple channels support i.e. Web, Android & iOS App, WhatsApp, Twitter, Feature Phone, Facebook Messenger
18. Virtual Assistant should be platform agnostic and must be able to give dynamic responses (with API integrations).

5.9.4 ICCC Help Desk & Grievance Management

1. This provides a comprehensive view of the types of issues across the Bank in real-time, helping authorities to monitor region specific problems, issues, requirements and take necessary decisions accordingly.
2. Grievance Redressal through custom grievance redressal management system
3. It will help in visualizing the volume and trend of common problems/issues faced by the Customers across Bank or in a specific region.
4. Comprehensive dashboard with status reports of the issues/queries which can be accessed easily.
5. The command & control solution should be implemented and complied with the industry standards
6. Must have built-in fault tolerance, load balancing and high availability
7. Software (application, database and any other) must not be restricted by the license terms of the OEM from scaling out on unlimited number of cores and servers during future expansion
8. System must provide a comprehensive API or SDK to allow interfacing and integration with existing systems and future application and sensors
9. The solution should be network and protocol agonistic and provide option to connect legacy system through API's with either read, write or both options
10. It should connect diverse on premise and/or cloud platform's and make it easy to exchange data and services between them
11. System needs to have provision that integrates various services and be able to monitor them and operate them
12. The solution should provide option to integrate existing deployed solution and also need to provide scalability option to implement new use cases
13. System should support DDE and OLE for integration with process control systems and sensors
14. System should have capability to source data from various systems to create actionable intelligence
15. The system should have ready library for the integration of different sub-systems using API or SDK which can support all the functionality of the devices
16. Assimilate and assess inputs from different sources to assist with actionable intelligence
17. Provide configurable rules with tailored alerts, dashboard visualizations, intelligent role-based workflow, response tools and situation collaboration
18. Assess the common operating picture, identify & alert the operator
19. Should have capability for augmenting resources from multiple agencies for coordinated response
20. Provide configurable intelligent operator console to monitor as per situation demands for focused surveillance
21. Provision for supervisors to remotely access the system and monitor the alerts received, action taken status, response etc.

22. Generate customized reports as per choice of the administrators
23. Provide a single web-based dashboard to send notifications to target audiences using multiple communication methods including SMS, E-mail, and social media
24. The integrated platform shall be designed to enable decision making, Planning, allocation of resources and after-action review
25. The integrated platform shall monitor, manage and disseminate alerts (sound based, email based etc.) and information from all of the disparate systems and sensors
26. The solution should adhere to the industry standards for interoperability, data representation & exchange, aggregation, virtualization and flexibility
27. The solution should generate customized reports as per choice of the administrators
28. Provide a single web-based dashboard to send notifications to target audiences using multiple communication methods including voice-based notification on PSTN/cellular, SMS, E-mail and social media

5.10 Training for CBS and Allied Applications

a) Training for CBS and all other allied applications as mentioned in the scope of work i.e., (Core Banking Solution, Head Office Solution, AML, LOS, GST, Financial Inclusion for MicroATM, HRMS) shall be done centrally for all the banks physically at the discretion of BSCB. Cost of training provided to the designated officials appointed by the Banks shall be borne by the bidder.

b) The Bidder will be responsible for training in the areas of operations, management, error handling, system administration etc. for all the bank-appointed staff. The Bidder needs to provide a comprehensive training methodology document and the training should at least cover the following areas:

- Functionality available in the solution

- Customization development

- Parameterization

- Impact Analysis

- Auditing techniques

- Advanced User Training

- Advanced trouble shooting techniques

- Techniques of generating various MIS reports from the solution provided

- Development and deployment of new products using the proposed solution

- Using of all the auditing tools being provided

- Developing new Audit Reports / Tools using the proposed solution.

- Training in Report Writer facility to create new reports and modify existing reports.

- System & Application Administration at branches & HO

c) The Bidder can use the Banks' identified training place and the IT infrastructure available at the training place for the purpose of training. BSCB and its DCCBs will arrange a training center setup with the required number of client desktops for the purpose of training. The Banks shall not pay any additional amounts to the Bidder for the purpose of creating the training environment at the Bank training centers.

d) The Bidder will be responsible to install the required Applications, training server at DC and also ensure connectivity to the training server, for the purpose of training at the training centers. There will be no cost payable by the Banks for the CBS and Allied Applications and required Infrastructure. The Bidder to ensure that its CBS and Allied Applications can be compatible with the operating system software installed at client machines at training site. However, if the Bidder wants to quote separately for these components, then it can be included as part of the Commercial Bid. The training hardware at the data centre should at a minimum support 60 concurrent users. BSCB and its DCCB's expects the training environment to be available to the training site at all times, for the purpose of training.

e) The training shall be delivered in English and/or in Hindi and shall include the below Functional and Technical broad heads for each newly implemented application but not limited to:
- Parameterization
- Products setup
- All functionalities & features
- Report generation
- Uploads
- Begin of Day / End of Day process
- User Management and Auditing Techniques
- Management and Administration
- Installation and configurations (if any)
- Backup & Recovery Operations
- Report writing
- Troubleshooting
- Data Dictionaries
- Configuration and customization
- All other aspects which are mandatory for the smooth operation of the applications

f) The Bidder must ensure that proficient personnel conduct the training at the respective training centers identified for the same. The Bidder should ensure that the end user training is scheduled and completed

at least a week prior to the branch going live on new CBS.

g) The Bidder will be responsible for providing the users with the requisite training material in both hard and soft copies at least for the core team. The onus of preparing the training material will be on the Bidder.

h) The Bidder will be responsible for preparing, circulating and collecting training feedback forms from the participants.

i) The feedback forms will be prepared by the Bidders, reviewed and given to the Banks. The changes, if any, suggested by the Banks or its consultants, should be incorporated and implemented by the Bidder.

j) Bidder shall conduct an executive awareness program session with all the banks Management Staff (respective bank's board members, Managing Directors, CEOs, Special Officers etc.) before commencing the official training.

k) BSCB and its DCCBs will form core team consisting of senior officials of individual banks IT Team, Managers/GMs of respective departments who shall be trained on all the parameters of functional as well as technical scope of the proposed applications within the scope of the bidder. The core team is expected to have 40-50 members from all the individual banks. These personnel would be trained on CBS, all allied applications, awareness on infrastructure, operational management, ticketing & escalation flows etc. The bidder to train the personnel in a fashion like train the trainer concept who in further will act as trainers for their respective banks.

l) BSCB and its DCCBs will also form an end user group consisting of officials of Mid-Level and Window Operators of each individual branch. The bidder is expected to provide training only related to CBS Application for this group in 40 personnel per batch.

m) The bidder is also expected to provide specialized training to Mid-Level and Window Operators officials for Allied Applications i.e., Head Office Solution, AML, LOS, HRMS, GST, Micro-ATM device handling and FI gateway. BSCB and its DCCBs will form specialized group for each of allied application and team size will be approx. 40 Members.

n) BSCB expects the Bidder to provide a detailed training schedule for the Bank IT Personnel and then provide training in:

- System Administration

- Application Management

- Technology Operations Management

o) The Bidder will provide a detailed training methodology & schedule to BSCB and its DCCBs for review and sign – off prior to the commencement of the training. A proposed training schedule is given below:

Sr. No.	Team Type	Training Type	No. of Trainees per Batch including all banks	No. of Batches	Min. No. of Days per Batch
1	Management Training	Executive Awareness Program	30-40	1	2
2	Core Team Training	**Train The Trainer:** CBS, all allied applications as per scope, awareness on infrastructure, operational management, ticketing & escalation flows etc.	30-40	1	4
3	End User Training	Core Banking Solution	50	12	3
4	Specialized Training	1 respective Batch for AML, HRMS, Micro-ATM, LOS, GST, GEN AI, ICCC Help Desk and Grievance Management, Call Center, Reconciliation and Head Office Module	30-40	1 Each Allied Application	1 Day for each Application
5	Specialized Training	Infrastructure solutions including Network & Security	10	1	4

5.11 Facility Management

Key Responsibilities

- Application & Infrastructure monitoring, Management & required customizations
- Preventive maintenance schedules and corrective actions for identified issues.
- Emergency response procedures in case of equipment failures, or other disruptions.

- Proactive Maintenance and Monitoring
- Efficient Capacity Planning
- Remote Monitoring and Control
- Compliance and Regulatory Requirements:
- Business Continuity and Disaster Recovery:

1. The Bidder will be required to provide the following services for BSCB and its DCCBs during the contract period -

Hardware management
- System Administration
- Helpdesk management
- IT Services
- Problem resolution & coordination services
- Data Replication services
- Data Recovery services
- Application Software related services
- Software Maintenance
- Implementation, Operational, Management, Maintenance services
- Enhancement / Customer services
- Software Support
- Security Management (IT)
- Log analysis and monitoring
- DC / DR LAN and Server Administration
- Bank wide Corporate Network Monitoring
- Data Centre & Disaster Recovery Site Management
- Data Space Management
- Data Backup & Recovery
- Perform Database Administration activities for Database
- Operations Management
- Application Management
- Software updates, patch management, security updates, data updates
- Perform new version porting, Migration & Testing services

- Perform quarterly DC – DR Drill
- The data archival / purging
- End to End business critical solution available for CBS at Branches, HO, DC, DR with at least 99.9% uptime at DC & DR.
- Antivirus & HIPS Management (DC & DR)

2. The existing & proposed application/solutions are to be implemented/migrated in the DC & DRC as per the table mentioned below-

Application	Deployment Mode		Remarks
	DC	DRC	
CBS	High Availability	High Availability	New implementation & Data Migration from existing CBS
AML	High Availability	High Availability	New implementation & Data Migration from existing AML
LOS	High Availability	High Availability	New Implementation
GST	High Availability	High Availability	New implementation
HRMS	High Availability	Standalone	New Implementation
GEN AI	Standalone	Standalone	New Implementation
Call Centre and Ticketing System	Standalone	Standalone	New Implementation
ICCC Help Desk and Grievance Management	Standalone	Standalone	New Implementation
Financial Inclusion	High Availability	High Availability	New Implementation

3. The Bidder should perform all activities for successful implementation of the proposed solution within the agreed contract price. The Bidder should also present the profile of the resources and take into account that resources should have extensive experience in Core Banking Solution, Head Office Solution, AML, GST, HRMS, Anti-money Laundering solution, Micro-ATM Client Application, GEN AI, Call Centre and Ticketing System, ICCC Help Desk and Grievance Management and Financial Inclusion Implementation/ Migration/ Upgradation. The Bidder shall obtain approval from the concerned Banks for each personnel before the actual deployment. Bidder must submit copies of the qualifications, experience, certifications of the personnel to be deputed on this assignment in its letter head and the bank may conduct an interview of the resources on a case-to-case basis. The concerned Banks shall retain the right to deny any personnel of the Bidder to take up this assignment. The Bidder shall inform one month in advance if any of the personnel attached with our Bank's project is leaving their organization and it is the duty of the Bidder that the replacement provided should be equally or more qualified and experienced than the existing resource. Also, the existing resource should provide the complete handover to the new resource. If any of the personnel proceeds for leave more than 4 days, then the selected Bidder shall provide competent replacement acceptable to the Banks. However, concerned bank is willing to consider any written deviation request from Bidder on case-to-case basis during the contract period.

All L1 and L2 resources except for Application Management should be from Bidder's direct payroll/partner Payroll. Bidder may implement the non-CBS applications through its own/OEM resources. The L1 and L2 resources should be experienced in the similar project. The resources will have to work in shifts based on the requirement as proposed in the commercial BOM.

Bidder should not transfer any of its resource from Bank's premises within 6 months of deployment without written consent of the officials of BSCB and its DCCBs. In case of inevitable circumstances, Bidder shall take prior approval from Banks and deploy a resource with equivalent or higher work experience at least one month prior to replacement of the deployed resource. The concerned Banks will impose a penalty at a rate of 10% of its total monthly payable resource cost for each case of such violation.

The Bidder and Bidder's personnel having access to information on bank's programs and systems received or generated under this contract shall ensure that they meet bank's requirements.

a. Bidder shall conduct adequate background checks of the personnel who will be deputed at positions handling Bank's sensitive information. Bidder shall submit an undertaking that they have conducted and will conduct adequate background screening periodically of their employees who will be assigned this project.

b. Bidder's personnel shall maintain confidentiality of the banks' information accessed by them.

c. Bidder shall sign Confidentiality cum Non-Disclosure Agreement on behalf of all such employees.

Once Bidder's personnel is removed from the project, whether on termination / resignation etc. the same should be immediately informed to the Banks and preclude any further access to all information to such person. Prior approval should be obtained from BSCB before granting access to all the Bank's information either at Bidder's site or at designated sites.

If the banks finds that any of the employee(s) of the Bidder is not suitable to work on the project or the employee breaches confidence or Non-Disclosure Agreement (including ex-employees worked on this assignment of the Bank), BSCB and its DCCBs shall hold the Bidder fully responsible for such acts and notify the Bidder accordingly. Upon notification, the Bidder shall ensure that immediate action is taken against such employee(s) or ex-employee(s) which should also include disabling access through access control systems, disabling system access privileges, return of access identification and media, and banning the entry into any establishment of the Banks and liquidity damage

In case any of the personnel deployed at BSCB and its DCCBs project leaves the organization, then the replacement of the resource (PM/L1/L2) should be equal or more in experience and qualification than the existing resource. Also, the replacement resource should be deployed one month prior to the exit of the existing employee. Also, the existing resource should provide the complete handover to the new resource. The decision of the Banks will be final with respect to onboarding of the resource.

The bidder has to deploy additional resources in every absence/leave of L1/L2/PM, otherwise the number of leaves amount will be deducted from FMS billing.

All L1 resources should be present in the bank's premises 24*7*365 days for support or as suggested by the banks from time to time. All L2 and Project Manager resources should be present on each Bank working days as per agreed timings, except urgent needs or demands.

The Project Manager is responsible for their internal L1/L2 resource shift rotation, leave management and the Project Manager should submit the resource shift wise allocation to Banks in the last week of the early month.

The billing of the new/replaced resource (L1/L2) will start from the first-year rate as per **Annexure-7:** Commercial Bill of Material FMS contract rate.

The bidder should give at least 3 months hands-on appropriate application training to the resources in Bidder's premises / any other location before deployment at BSCB and its DCCBs project.

L1 can be promoted to L2 only after 3 years of completion in the BSCB and its DCCBs project and that too the L2 position is vacant at that time. His/her employment will be fresh employment and 2nd year rate of L2 will be applicable for the billing cycle.

The bidder shall obtain approval from BSCB or the DCCB for whom the personnel will be deployed. The bidder must submit copies of the qualifications, KYC documents, experience, and certifications of the personnel to be deputed on this assignment on its letterhead and the bank may conduct an interview of the resources on a case-to-case basis. BSCB and its DCCBs shall retain the right to deny any personnel of the Bidder to take up this assignment.

4. Facilities Management is a very critical part of the Core Banking Solution (Implementation/ Migration/ Up gradation/Maintenance/Technical Support etc.) and would be essential for success of the project. It is the responsibility of the Bidder to ensure facilities management is provided to the banks. BSCB or its DCCBs will not accept any request in future for omission of such critical services.

5. The banks will not take any responsibility of any assumptions made by the Bidder related to Facility management. It is the responsibility of the Bidder to ensure successful implementation of the proposed resources. The Bidder is also responsible for the accuracy of the bid and BSCB or its DCCBs is not liable for any errors or assumptions made by the Bidder. The Bidder should ensure:

   a. Use of proven products and technologies in the project
   b. Scalability
   c. Flexibility
   d. Interoperability - Open architecture solutions such as XML, LDAP and SOA etc.
   e. 24 x 7 Availability

f.   Reliability – Maintain data integrity and support business continuity.

6.   Bidder should ensure implementation of proposed resources as per the scope of work.

5.12   Setup & Management as Infrastructure as a Service(IaaS)

The broad Scope of Work is as follows:

5.12.1   Design, provisioning & management of IT infrastructure as a Service and setup of Cloud

1.   BANK wishes to on-board a Bidder/Services provider who provides separate isolated infrastructure for the banks for 5 years (post go-live) for hosting Core Banking & allied applications. The same will be extendable contract expiration on mutually accepted terms & conditions.
2.   Entire solution needs to be on a dedicated and separate environment dedicated to banks and no other client should be hosted on this environment provisioned for the banks.
3.   The Bidder will be responsible for provisioning the required cloud IT infrastructure at DC & DR site for Hosting the bank's applications.
4.   The bidder shall implement the cloud IT infrastructure using the Infrastructure as a Service (IaaS) model wherein:
     a.   Infrastructure as a Service (IaaS): The Bidder/Services provider r shall provide the compute, storage, networks, and other fundamental resources to deploy and run CBS Software with allied applications as per bank's requirements.
     b.   The Bidder/ServicesThe Bidder/ServicesServicesServices provider shall be responsible for managing and controlling the underlying Cloud infrastructure including operating systems, storage, network, security, etc.
5.   The Bidder/Services provider shall be responsible for provisioning required compute infrastructure (server/ virtual machines), storage, network & security requirement and services for hosting Core Banking and allied applications which includes Active Directory, DNS, Antivirus, Backup solution, EMS etc.
6.   The Bidder/Services provider Bidder/Services provider Bidder/Services shall maintain DC and DR for the required infrastructure adhering to all measures as listed below to ensure seamless data recovery.
     •   The Bidder share provision all the required Cloud infrastructure at DC & DR site dedicated to banks.
     •   The Bidder/Services provider shall be responsible for provisioning adequate Internet Bandwidth and connectivity at the DC & DR, including termination devices (SDWAN), for end users to access the Core Banking with allied applications.
     •   The Bidder/Services provider shall ensure that appropriate security controls for physical and logical security are in place at Cloud DC and DR.
     •   The Bidder/Services provider shall ensure DC and DR sites in different seismic zone within Indian geographical borders.
     •   The Data Center has to be Tier/Rated III certified Data Center by Uptime or EPI or TIA Datacenter certifying authorities.

- The logical architecture of DC & DR at a minimum should be divided into different sub-networks separated through switches, firewalls and IPS. The logical separation of these sub-networks must be done through VLANs and Sub-Netting. The major classification of sub-network must be at least:

    o Different Zone's like (MZ & DMZ) to be created for Application, DB Server and Antivirus and only web facing application servers to be in DMZ and rest servers like DB server to be in MZ zone.
    o Separate DMZ for AD, Test & Development and Training Servers should be proposed.
    o Separate Management Network for managing the complete Cloud Infrastructure.
    o Private Network - Logically separated to enhance security for CBS, Intranet, Mail Server, DNS/DHCP and other applications like HRMS, Payroll, ALM, AML, etc.
    o Access control mechanism as defined in the standard security policy of the bank must be implemented at the network, OS, DB and application system levels.

- Bidder/ServicesBidder to provide network connectivity, both Primary and Secondary on 2 separate carriers up to the branch site from the Data Center & DR Site. The network connectivity will have SDWAN component for providing segregated bandwidth for various applications. Bidder/Services provider should propose branch bandwidth based on requirement of CBS & ancillary applications. List of SDWAN features are mentioned in the subsequent section of this RFP.
    o Bandwidth aggregation across Primary and Secondary connectivity.
    o Dedicated bandwidth provision at application level.
    o Traffic priority based on application

- The Bidder/Services provider shall ensure data is successfully replicated between the DC and DR and as per the required specifications of the bank.
- The Bidder/Services provider shall ensure that the DR is established at an appropriate geographical location separate from the DC site in a different seismic zone with low risk of natural disasters as per Government regulations.
- The DC and DR are required to be set up within India only.

9. The Bidder/Services provider will be responsible for provisioning of requisite network infrastructure (including switches, routers and firewalls) to ensure accessibility of the servers as per defined SLA's.

10. The Bidder/Services provider shall provide backup solution as per BSCB bank's or Individual DCCB bank's requirement.

11. The Bidder/Services provider shall provision monitoring tools for measuring the service levels, application performance and utilization, server performance and utilization, storage performance and utilization and network performance and utilization. The tool shall be capable of providing the exact utilization of servers and shall be able to generate per day, per month and per quarter utilization reports based on which the payments will be made to the Bidder.

12. The Bidder/Services provider shall be responsible for ensuring security of Bank's applications and infrastructure from any threats and vulnerabilities. The Bidder shall address ongoing needs of security management including, but not limited to, monitoring of various devices/ Tools such as firewall,

intrusion prevention/ detection, content filtering and blocking, virus protection and vulnerability protection through implementation of proper patches and rules.

13. The Bidder/Services provider shall offer DR as a service for all resources offered on primary DC site. The Bidder shall be responsible for provisioning of bandwidth for replication of data between the DC site and DR Site. The RPO (Recovery Point Objective) shall be <=15 minutes and RTO (Recovery Time Objective) shall be <=60 Mins.

14. The infrastructure provisioned by the Bidder must be scalable and shall allow Bank to add/reduce cloud resources on demand basis.

15. The solution needs to provide the ability for Bank's IT Administrators to provision the services via a Web Portal (Self Provisioning) and monitoring to provide service assurance for maintenance & operations activities. Detailed user level or user group level auditing, monitoring, metering, accounting, quota and show-back information is essential the cloud platform to be offered.

18. The Cloud infrastructure and bank's data must be maintained ONLY at the location of the identified Cloud hosting site.

19. Data can only be moved to other site in case of any emergency with prior approval of bank.

20. The Bidder should prepare and submit a detailed implementation plan with mapping of infrastructure at DC site and DR site including following parameters:

   • Server Provisioning (including HA)

   • Storage & Backup Requirements

   • Network interfaces requirement

   • Network throughput requirement

   • Security provisioning

   • Adequate Power and Backup requirement

   • Failover mechanism for replication links

21.   On acceptance of implementation plan by BANK the Bidder shall implement the cloud solution and offer for testing.
22.   The bidder should provide periodic(atleast half-yearly) bank-specific data dump to the BSCB and all other 23 DCCBs in a specific format.
23.   The bidder should restore the data dump twice in a year.

5.12.2 Operational Acceptance of Cloud

1. Operational Acceptance will only be provided on Go-live of CBS & allied applications from DC & DR. Mock DR drill to be done before go-live of CBS.

   For Development & UAT purpose cloud costing will have to be quoted as part of onetime setup charges.

2. After the Operational Acceptance has been completed, the Bidder may give a notice to Bank requesting the issue of an Operational Acceptance Certificate. BANK will:

    • Issue an Operational Acceptance Certificate; OR

    • Notify the Bidder of any deficiencies or other reason for the failure of the Operational Acceptance Tests

3. Once deficiencies have been addressed, the Bidder shall again notify BANK, and BANK, with the full cooperation of the Bidder, shall use all reasonable endeavours to promptly carry out retesting of the System or Subsystem. Upon the successful conclusion of the Operational Acceptance Tests, the Bidder shall notify BANK of its request for Operational Acceptance, BANK shall then issue to the bidder the Operational Acceptance, or shall notify Bidder of further deficiencies, or other reasons for the failure of the Operational Acceptance Test.

4. If the System or Subsystem fails to pass the Operational Acceptance Test(s) even after 3 unsuccessful attempts, then BANK may consider terminating the Contract and if the Contract is terminated the Performance Bank Guarantee (PBG) will be forfeited.

5.12.3 Maintenance & Support of implemented Cloud

1. The Bidder's responsibility shall be responsible for 24*7*365 days support for BANK Cloud infrastructure including branch connectivity for 05 years from the date of Go-live. The maintenance and support will include following activities -

    1. Ensuring Uptime and utilization of the cloud resources as per SLA's defined in this RFP.
    2. Monitoring, management and troubleshooting of entire Cloud infrastructure in DC & DR.
    3. DC, DR & Branch links utilization report.
    4. Ensuring uptime & utilization of the connectivity availed at DC, DR & branch sites.
    5. Monitoring & management of SDWAN devices at DC & DR site and also at all the locations of all DCCB banks & its branches.

2. In the event of a disaster at DC site, activation of services from the DR site is the responsibility of bidder. It shall develop appropriate policy, checklists in line with ISO 27001 & ISO 20000 framework for failover and fall back to the appropriate DR site. DR drills needs to be performed by the bidder half yearly to check disaster preparedness.

3. The Bidder shall conduct vulnerability and penetration test (from a third-party testing agency which may be CERT-IN empanelled) on the Cloud facility every 6 months and reports should be shared with BANK. The Bidder needs to update the system in response to any adverse findings in the report, without any additional cost to BANK except for any new device or tool or service is required to be newly provisioned to mitigate the observed threat, vulnerability from the VAPT test caried out or as per any new guidelines from RBI or ISO 27001 guidelines released from time to time, in such cases Bank may ask for price discovery of any such new device or tool or service from multiple vendors and decide the lowest price and bidder will have to accept it and implement such solution for Bank in the provisioned Cloud Infrastructure.

4. Upgrades - Any required version/Software /Hardware upgrades, patch management etc. at the DC, DR & branch Site will be supported by the Bidder for the entire contract period at no extra cost to BANK.

5. Bidder is required to provision additional VM's when the utilization exceeds 80%.

6. On expiration / termination of the contract, Bidder to handover complete data in the desired format to BANK which can be easily accessible and retrievable.

7. MIS Reports - Bidder shall submit the reports on a regular basis as per the required formats from RBI. The Bidder shall workout the formats for the MIS reports and get these approved by the Bank after awarding the contract. The following is only an indicative list of MIS reports that may be submitted to the BANK:

a. Monthly Reports.
    - Utilisation report of DC, DR & branch links & network components
    - Summary of resolved, unresolved and escalated issues / complaints
    - Component wise server as well as Virtual machines availability and resource utilization
    - Consolidated SLA / Non- conformance report.
    - Summary of component wise uptime.
    - Log of backup and restoration undertaken
    - Log of preventive / scheduled maintenance undertaken
    - Log of break-fix maintenance undertaken
    - All relevant reports required for calculation of SLAs

b. Quarterly Reports
    - Summary of systems rebooted.
    - Summary of issues / complaints logged with the OEMs.
    - Summary of changes undertaken in the Data Centre including major changes like configuration changes, patch upgrades, etc. and minor changes like log truncation, volume expansion, user creation, user password reset, etc.
    - Hypervisor patch update status of all servers (physical & Virtual) including the Virtual Machines running.
    - Consolidated component-wise availability and resource utilization
    - All relevant reports required for calculation of SLAs

The MIS reports shall be in-line with the SLAs and the same shall be scrutinized by the Bank

5.12.4 Provisioning Cloud services for additional quantities at the proposed rate

1. Based on future requirements, BANK is likely to purchase additional quantities of cloud service covered in this RFP.
2. The rates offered for cloud services must be valid for entire contract/ project duration.
3. No variation in these quoted rates shall be allowed during this period.
4. BANK will have liberty to order additional cloud service items, at the rates offered in the commercial bid.

5.12.5 Infrastructure

1. The infrastructure provisioned by the IaaS provider should adhere to the sizing mentioned by the application OEM for BSCB & its DCCBs. The application OEM should validate the proposed infrastructure quoted by IaaS provider and certify the same as sufficient based on the transaction volume(mentioned in RFP) & CBS TPS envisaged by the bank for next 5 years. The OS & RDBMS instance proposed shall be the latest version from OEM and supported by proposed applications quoted.

2. The bidder will be responsible for implementation, configuration, troubleshooting & management of compute, storage, backup, Network & security components at DC & DR. All OS, Patch, Antivirus, HIPS and application update will be responsible of bidder throughout the contract tenure.

3. Bidder will also be responsible for Active directory setup combining of DC, DR & branch desktops for each individual bank.

4. Bidder will be responsible for antivirus management till the branch desktops.

5. Supply of necessary Physical servers / Virtualized Servers and Setting up of separate database instance running on the server hardware for each of the participating StCB/CCBs.

6. The bidder shall provide separate instances for atleast Training(DC only), UAT(DC only), Report(DC & DR) and Production(DC & DR) for the proposed applications.

7. Setting up of Disaster Recovery Centre (DRC) with all the necessary connectivity and redundancy. Disaster Recovery set up shall be providing 100% capacity of the Data Centre.

8. Performing DR Drills (Bank wise) on half yearly basis (i.e yearly two) and submission of reports indicating success/ failure, remedies etc. For the purpose, the SOP may be so prepared to achieve RTO of 60 minutes and RPO of 15 minutes. However, the replication in DR should be real-time so as to be as close to zero with respect to RPO.

9. Setting up of DC and DRC with all security infrastructure including Firewall, IPS, WAF, Antivirus, HIPS, Application Load balancer, configuring DMZ and MZ etc. as per the latest regulatory guidelines. The bidder needs to keep himself updated with the latest guidelines issued by the regulators from time to time and necessary changes /updates to be made without waiting for intimation from the banks for the required updates. However, downtime, if any, in the services would have to be decided in consultation with the banks.

10. The bidder needs to facilitate physical access to Data Center for the IS Auditors identified by the bank, bank officials and regulators and other authorized persons of the bank. The auditors to be allowed to run their own tools on the hardware provided for this project or provide necessary tools for extracting required inputs. The Bidder to also permit forensic audit of the hardware/ software whenever required.

11. Setup a centralized EMS solution for all the participating banks. A dashboard accessible through web browser for checking utilization of components & links, Ticket logging & tracking, Asset Mgmt etc for BSCB & its DCCBs.

5.12.6 Wide Area Network

1. Setting up necessary networks required at DC and DRC and branches including HO and other administrative offices up to SDWAN device level.

2. LAN (at Bank HO & Branches) will be the responsibility of banks.

3. Installation of a minimum of 2 Mbps as Primary Connectivity. (IP Sec/ MPLS/ P2P)

4. Installation of minimum 2 Mbps Secondary connectivity (IP Sec/ MPLS/ P2P / SIM) or any other suitable technology as Secondary Connectivity. The Carrier/ network provider has to be definitely other than that of the Primary Connectivity.

5. Network connectivity of atleast 8 MBPS or more bandwidth in Head Office of the Bank as required for smooth running of application,

6. To ensure SDWAN component in the network for providing segregated/dedicated bandwidth for specific applications.

7. To provide Network Monitoring Console at Head Office of the banks to monitor availability of network and also the bandwidth available at each branch.

5.12.7 Backup and Restore Management Services

The Bidder shall define data backup and recovery requirements. These requirements should cover the following at a minimum:

1. Identify the data backup technique which best suits the needs of BSCB and its DCCBs for each application / server.

2. Install, configure, test and manage any tools that may be required for data backup and recovery, such as those for writing the same data to multiple storage devices at the same time.

3. Restore data to the database, as appropriate while ensuring that there is no loss of information / data.

4. Development of procedures and templates. Periodically conducting restoration drills, recording the results and reporting the results to BSCB and its DCCBs .

5. Execute backup and recovery procedures

6. Restore required files and data sets

7. Performing mock system failure and then data restoration drills on periodic basis

8. The Backup window should be 2 hours and restoration window should not be more than 4 hours.

9. The Bidder to propose Purpose Built Backup Appliance (PBBA) for disk to disk backup at Data Centre. The expected data backup interval and data volume is mentioned below for sizing of solution. However, Bidder may propose higher sizing with adequate justification.

Description	Total Data Retention	Total Data Copies	Remarks
Daily (Incremental) Backup	7	0.07	Assuming 10% data change
Weekly Backup	5	5	
Monthly Backup	4	4	
Quarterly Backup	5	5	
Yearly Backup	2	2	Milestone Backup
Total copies needed		16.07	
Expected Data Volume in Storage (in TB)		Bidder to propose	
Total Data size (in TB)		Bidder to propose	
Expiring buffer @20%		Bidder to propose	
Dedupe ratio		1:5(approx.)	
Recommended min capacity (in TB)		Bidder to propose	

5.13 Service Levels

BSCB and its DCCBs intends to select the Successful Bidder who shall have common vision to deliver high quality of services to the users.

Definition of terms used in this section is as follows:

1. "Downtime" shall mean the time period for which the specified services/components with specified technical and service standards are not available to BSCB and its DCCBs users and excludes the scheduled outages planned in advance and the bandwidth link failures.
2. "Incident" refers to any event / abnormalities in the functioning of the equipment/ specified services that may lead to deterioration, disruption in normal operations of BSCB and its DCCBs services.
3. "Resolution Time" shall mean the time taken in resolving (diagnosing, troubleshooting and fixing) an incident after it has been reported at the helpdesk. The resolution time shall vary based on the

category of the incident reported at the service desk. The category shall be defined and agreed between BSCB and its DCCBs and Bidder.

Following are the requirements related to managing the service levels to be maintained in providing such services.

5.13.1 Service Level Agreement (SLA) and Targets

This section includes the SLAs which BSCB and its DCCBs requires the Successful Bidder to manage as key performance indicators for the scope of work. The objective of the SLA is to clearly define the levels of services to be delivered by the Successful Bidder to BSCB and its DCCBs for the duration of the contract.

The following section reflects the measurements to be used to track and report performance on a regular basis. The targets shown in the following sections are for the period of contract or its revision whichever is earlier

5.13.2 Service Level Targets (Post-Transition Phase)

After completing of the transition, the SLA targets for the project are mentioned in **Annexure 15 – "Service Level Agreement (SLAs)"**. This phase will continue for the duration of the contract unless terminated earlier.

Transition phase would be considered as set of one-time activities to be performed by the Successful Bidder for moving towards on-going steady state.

The SLAs for post-transition phase are grouped into three broad performance areas:

Domain Services

Cross Functional Services

Management Reporting and governance

Domain Services: This area pertains to output as a result of the services being provided. Examples:

    a.   Server Uptime

    b.   Average CPU & memory utilization of compute, storage & network & security devices

Cross Functional Services: This area pertains to measurement of services rendered by the Bidder.

Examples:

a. Incident Management: Call response and resolution

b. Problem management: percentage of problems fixed

c. Change & Release Management: Downtime for servicing

EMS Tools: This area pertains to measurement of adherence to timeline for tools implementation and availability & performance of EMS tools

Management, Reporting and Governance: This area pertains to measurement of quality of services being rendered. Penalties under this category are not related to At-risk amount. Examples:

a. Asset Count Deviation

b. Resource availability

c. Report generation

5.13.3 Service Level Measurement

BSCB and its DCCBs has defined in-scope services and corresponding SLAs in **Annexure 15- "Service Level Agreements (SLAs)".** BSCB and its DCCBs shall evaluate the performance of the Successful Bidder on these SLAs compliance as per the periodicity defined.

The Successful Bidder shall provide, as part of monthly evaluation process, reports to verify the Successful Bidder's performance and compliance with the SLAs. These reports are indicative and the bank can request additional reports at no additional cost to meet its requirements. Automated data capturing and reporting mechanism will be used for SLA reporting. The Successful Bidder will allow access to the monitoring/reporting tool to authorized user groups from BSCB and its DCCBs . If the level of performance of Successful Bidder for a particular metric fails to meet the minimum service level for that metric, it will be considered as a Service Level Default.

Note: All service level penalties will be reconciled at the end of every period.

5.13.4 Penalty Cap

Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.

5.13.5 Service Level Penalties

The Service Level Penalties has been detailed against each SLA. Please refer **Annexure 15.**

5.13.6 Exceptions

1. BSCB and its DCCBs shall not hold the Successful Bidder responsible for a failure to meet any Service Level if it is directly attributable to:

2. Execution of the disaster recovery plan/business continuity plan for all the banks i.e BSCB and its DCCBs declared disaster situation; and

3. Any established inability of other third party bidder or service provider of BSCB and its DCCBs , to fulfill the requirements as per the contract.

6. Contractual Period and Project Timelines

The contractual period will be 5 years from the date of Go-LIve.The bidder has to execute the project within 6 months period including System Requirement Study, Gap Analysis, UAT, BRD, Development, SIT, Mock migration and operationalization of the Allied Applications. The contract may be extended for a period of 2 years at a time subject to satisfactory support services from the selected Bidder. However, there is no binding on the BSCB or its DCCBs to necessarily extend the contract with the selected Bidder.

The Bidder is required to adhere to the project timelines mentioned below:

i.   Onboarding of Resources

The Project & Team leads should be mobilized and on-boarded within 2 (two) weeks from the release of PO by the bank.
The project team should be mobilized and on-boarded within 1 (one) month from the release of PO by the bank.

ii.   Solution Implementation

The Bidder will provide the required hardware & software for the implementation of proposed solutions including CBS within 1 month from release of PO by the bank.

All proposed solution should be deployed at DC and 80% of the reports to be generated within 5 (five) months of release of PO by the bank. The proposed solution should be deployed at DR within 4 (four) months of release of PO by the bank.

iii.　　Migration Period

Migration to proposed CBS should be completed within 6 months of release of PO by the bank.

iv.　　Ongoing Operations

The selected Bidder will provide support as per the scope of the RFP till the tenure of the contract

S.no	Milestones	Activity	Timeline							
			2 Wk	1 M	2M	4M	6M	8M	1 Y	5Y
1	On boarding of Project & Team Leads	The Project & Team leads should be mobilized and on-boarded within 2 weeks from the release of PO by the bank.	▮							
2	On boarding of Project Team	The project team should be mobilized and on-boarded within 1 months from the release of PO by the bank.	▮	▮						
3	Pre-UAT Task	The User acceptance test for the CBS migration to be completed within 6 months of release of PO by the bank.	▮	▮	▮	▮	▮			
4	UAT of CBS					▮	▮			
5	CBS Migration & Go-live	The proposed migration & go-live of CBS along with the support team should be deployed at DC & DR within 8					▮			

S.no	Milestones	Activity	Timeline							
			2 Wk	1 M	2M	4M	6M	8M	1 Y	5Y
		months of release of PO by the bank.					██			
6	Go Live of all other allied applications	Go-live of all proposed solutions excluding CBS should be completed within 6 months of release of PO by the bank					██			
7	Ongoing Operations	The Bidder will provide the ongoing operations support till the tenure of the contract						██	██	██

The Bidder should note that the installation of tools must not impact the functioning of the Bank's existing solutions.

a. Penalty for late delivery of hardware & solution implementation:

Penalty will be charged between @0.25% to @0.5% of the value of the delayed deliverables for the per week delay in Go-live subject to maximum 10% of the order value.

7 Eligibility Criteria

7.1 Mandatory Qualification Criteria for the Prime Bidder

Bid can be submitted by a single bidder or as a consortium. In case of consortium bid, one of the entities of the consortium shall be termed as Lead bidder and other(s) would be termed as consortium members. In case of consortium, maximum of four (4) (including the lead bidder) are allowed.The qualification criteria and supporting documents to be submitted by the bidders are as follows:

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The prime bidder and consortium partners (in case of consortium) should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24) Note: a. The turnover should be from IT / ITES. b. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last three financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted.
3.	The prime bidder should have a positive net worth in the last three (3) financial years (FY 2021-22, FY 2022-23 & FY 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted.
4.	The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects	Copy of work order / client certificate / contract copy And

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein: a. One project of value not less than INR 30 crores including taxes OR b. Two (2) projects each of value not less than INR Fifteen (15) crores including taxes OR c. Three (3) or more projects each of value not less than INR Ten (10) crores including taxes.	Project completion certificate issued by the client specifying the project details and value. In the case of an ongoing project, a phase completion certificate (provided by the client) should be submitted.
5.	The prime bidder must provide self-attested scanned copies of PAN card, GST Registration Certificates	Self-attested copies of the documents.
6.	The prime bidder should have the below quality certificates that are valid as of bid submission date. a. ISO 9001:2000 and ISO 27001:2013 b. Minimum CMMI Maturity Level3 certification	Self-attested copies of the certificates.
7.	The prime bidder must not be blacklisted/ banned/convicted by any court of law for any criminal or civil offense/ declared ineligible by any entity of any State Government or Govt. of India or any local self-government body or public sector undertaking in India for participation in future bids for unsatisfactory performance, corrupt, fraudulent or any other unethical business practices or for any other reason, as on date of submission.	Self-declaration Only
8.	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to the Lead bidder in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications.	The bidder has to submit MAF (as per the format given in Annexure 19) from the OEMs.

7.2 Mandatory Qualification Criteria for CBS and Allied Application's OEM

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed CBS OEM should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The proposed CBS application OEM should have minimum CMMi Level 3 certification.	Valid copy of certificates to be provided.
3.	The CBS application OEM should have the development center in India.	Documentary evidence to be provided.
4.	The CBS application OEM should have positive net worth for the last three (3) FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted
5.	The Proposed CBS application should have been implemented/ongoing support in at least two (2) State Cooperative Banks in India and two (2) District Central Cooperative Banks in India in the last 5 years.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank.
6	The OEM of the proposed applications should certify that the prime bidder or its any of the consortium partner to be the OEM's Authorised Implementation & Support Service Partner (if the OEM is not implementing directly).	OEM should provide authorization on their letterhead signed by the authorized signatory of OEM. (In case OEM is responsible for the implementation & service support on their own, OEM should provide a self-declaration mentioning the same signed by their authorized signatory.)

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
7	The proposed allied applications should have been implemented in atleast One (1) State Cooperative Bank in India or One (1) District Central Cooperative Bank in India in the last five (5) years. 1. Anti Money laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro-ATM Client Application and FI	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank.

7.3 Multi-Channel Gen AI Virtual Assistant OEM

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed OEM should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The OEM should have at least five (5) implementations with Central / State / Local government / PSU / BFSI with at least One (1) order value of INR Three (3) Crore or more in the last three (3) years.	Work order/PO/LOA/certificate of completion from client(s).
3.	Virtual Assistant OEM should have experience of at least one implementation of Video Bot with a government or private agency	Work order/PO/LOA/certificate of completion from client(s).
4.	Virtual Assistant OEM should have experience in developing conversational dashboards.	Work order/PO/LOA/certificate of completion from client(s) for such project.
5.	The OEM should have an average turnover of INR Five (5) Crores revenue in the last three (3) financial years (2021-22, 2022-23 and 2023-24).	CA certificate indicating turnover for the last three (3) financial years.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
6.	The OEM should have positive net worth for the last 3 FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted
7.	The OEM should have valid ISO 27001 certification as on bid submission date.	Valid copy of certificate as of bid submission date.

7.4 DC-DR infrastructure provider

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The DC-DR Infrastructure provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The proposed Data Centres should be Tier 3/Rated 3 certified.	Copy of the relevant certificates to be provided.
3.	The proposed Data Centres should be successfully STQC audited & PCI-DSS certified	Copy of the relevant certificates to be provided.
4.	The DC-DR Infrastructure provider should have prior experience in the management of IT infrastructure at the DC and DRC(on-premises/Hosted/IAAS) including Servers, Storage, and Network & Security Equipment(s) in at least two (2) Banks (STCB / PSU / DCCB / RRB / PVT Bank) in India in last five (5) years.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank. (excluding Payment Banks and Small Finance Banks).

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
5.	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: c. The turnover should be from IT/ITES. Turnover of any parent, subsidary, associated or other related entity will not be considered.	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last four financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted.
6.	The DC-DR Infrastructure provider should have positive net worth for the last 3 FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted

7.5 NFS-Switching Services

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed NFS switching solution provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2	The proposed NFS switching solution provider should have a minimum average Annual Turnover of INR 25 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last three financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
		Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted
3	The proposed NFS switching solution provider should have positive profit before tax (PBT) in the the last three financial years (2021-22, 2022-23, 2023-24)	Profit and Loss Account Statement along with independent auditor's report for last three years. If audited balance sheet for FY 2022-23 is not available, then provisional CA certificate to be provided
4.	The proposed NFS switching solution provider should have a positive net worth in the the last three financial years (2021-22, 2022-23, 2023-24) Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance (with its "NOTES" if any available in statement sheet for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted.
5.	The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least **five (5)** SCB / DCCB / RRB / Small Finance Bank / PSU Bank / Pvt. Banks in India in the last five years and the proposed Switch solution must have handled / handling at least 300 ATMs (which may include multiple Banks).	Credential Letter from the Client or Copy of Purchase Order / Contract Document where ATM switch along with allied applications is live.
6.	The proposed NFS Switch Provider should have provided/should be providing IMPS switch and solution to at least **five (5)** SCB / DCCBs / RRBs / PSU Banks / PVT Banks in India in last five years & UPI switch and solution to at least Five (5) SCB / DCCBs / RRBs / PSU Banks / Pvt. Banks in India in last three (3) years and proposed Switch solution must have handled/handling at least 3,00,000 transactions monthly.	Credential Letter from the Client or Copy of Purchase Order / Contract Document where Mobile Banking, IMPS &UPI switch is live along with Reconciliation. Self declaration from bidder about the numberd of of transaction
7.	The proposed NFS Switch Provider should have been providing minimum **five(5)** support services out of the list of services mentioned below (driving	Credential Letter from the Client or Copy of Purchase Order/ Contract Document with the reference letter from the client mentioning the date of issuance of the letter and the

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	ATMs, e-Commerce (Including 2FA/AFA), EMV RuPay Transactions, Card Management, EJ Pulling, Reconciliation, Fraud Risk Management, Online Dispute Management System (ODR/UDIR), ATM Monitoring services, Call Center Management) in at least four (4) SCBs / DCCBs / RRBs / PSU Banks / Pvt. Banks / Small Finance Banks / RRBs in India for at least last one(1) year as on the date of bid submission.	services being provided (The Letter should be issued post the date of RFP being published by The Bank) Activity wise multiple PO will be accepted.
8	The proposed NFS Switch Provider should have executed at least One(1) Mobile Banking project along with IMPS, UPI & Interfacing with BBPS in SCBs /DCCBs / RRBs / PSU Banks / Pvt. Banks / Small Finance Banks / RRBs in India during last Five (5) years	Credentials from clients in form of Purchase Orders / Contract Agreement/Client certificate etc. is required
9.	The proposed NFS Switch Provider should be the IPR owner of valid ATM Switch, IMPS & UPI switch and driving, authorization, transaction processing of all related switching services on end-to-end basis, on hosted platform, as application service provider.	Self-Declaration along with IPR copies of owning the IPR.
10.	The proposed NFS Switch Provider should have carried out a minimum of one(1) successful migration / transformation from one ATM switch solution, including migration of existing switch customizations for minimum one bank in India.	Credential Letter from the Client or Copy of Purchase Order/ Contract Document with the reference letter from the client.
11.	The proposed NFS switching solution provider should have 24x7 operations team to manage the ATM Switch setup at Primary and Disaster Recovery data centers in INDIA.	Self-Declaration from the Bidder on Bidder's letterhead
12.	The proposed NFS switching solution provider should not have been blacklisted at the time of submission of the bid by any regulator / statutory body / any government department / PSU / PSE / Financial Institution or banks in India.	Self-Declaration from the Bidder on Bidder's letterhead
13.	The proposed NFS switching solution provider should have its own technical support center in India.	Self-Declaration of the Bidder on Bidder's letterhead
14.	The infrastructure where the proposed ATM Switch solution is hosted should be PCI DSS and ISO 27001:2013 certified as on the date of bid submission	Copy of valid Certifications.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
OEM Solution Experience		
15.	The proposed NFS switching solution provider should be an approved ASP vendor of NPCI	Copy of relevant Certificate
16.	The proposed solution hosted ATM, IMPS, UPI Switch should have currently interfaced with National Financial Switch (NFS), IMPS & UPI switch of NPCI.	Relevant Certificates/Self-Declaration from the Bidder
17.	The proposed switch must be having PA-DSS compliant	Copy of valid Certifications

Notes:

1.In case the **Bidder(s) is a 100% subsidiary / entity** formed from parent company by way of re-organization/separation of business/ in case of business transfer where Bidder(s) has acquired a Business from an entity ("Seller"), bidder(s) can utilize the experience and credential of the parent company/Seller to the acquired business for the purpose of meeting the eligibility criteria of this RFP, provided sufficient documentary proof of re-organization/ separation/ business transfer is produced.

2. If any of the above eligibility criteria is not fulfilled, the bid will be treated as null and void and shall not be considered.

3. If required supporting documents against each criterion are not attached clearly, BSCB may ask further submission of documents within a **dateline fixed by the tender committee**. Non submission of the required document within extended time period , the bid shall be rejected and treated as null and void.

4. Bidders submitting DCCB credential should note: If Bidder submits credential of a State Cooperative Bank and also a DCCB credential under the same State Cooperative bank running similar instance of Application and Infrastructure then only the credential of State Cooperative Bank will be considered. Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank.

5. The Bidders may form a consortium to participate in this RFP Process. However, The prime bidder will be the single point of contact for the banks and will be solely responsible for the ownership of the overall project. Additionally, the bidder will be responsible for complying all the points in the eligibility criteria except those points where the prime bidder has to jointly comply with its consortium partners.

6. The CBS OEM should furnish IPR of its CBS product and/or the authorized implementation & service support

partner of CBS OEM should provide authorization (MAF) from its OEM.

7. The Bank's existing auditors & consultants should not be part of any consortium submitting the bids.

8 Evaluation Process

The competitive bids shall be submitted in three stages:

- ➢ Stage 1 – Eligibility criteria
- ➢ Stage 2 – Technical Bid
- ➢ Stage 3 – Commercial Bid

8.1 Objective of Evaluation Process

a) The objective of the evaluation process is to evaluate the bids to select an effective and right fit solution at a competitive price. The evaluation by BSCB and its DCCBs will be undertaken by an Internal Committee formed by the Bank. The bank may consider recommendations made by External Experts/ Consultants on the evaluation. The decision of the committee shall be final.

Each recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of solution, not limited to those selection criteria set out in this RFP document.

Through this RFP, by BSCB and its DCCBs aims to select a Bidder/ application provider who would undertake the supply, implementation and maintenance of the required solution. The Bidder shall be entrusted with end-to-end responsibility for the execution of the project under the scope of this RFP. The Bidder is expected to commit for the delivery of services with performance levels set out in this RFP in Section 5.13: Service Levels and as per Annexure 15: Service Level Agreements.

8.2 Normalization of Bids

The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and commercial bids for scrutiny. The Bank can repeat this normalization process at every stage of technical evaluation till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection

to the normalization process and all the technically short-listed Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder.

BSCB and its DCCBs may drop any solution or hardware during normalization period prior to finalization of order or delay its procurement at Bank's sole discretion. For delayed implementation of an application cost of FM warranty & ATS etc. will be calculated on pro-rata basis for the remaining contract period of SI.

Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product walkthroughs, on the features of the solution offered etc., from the Bidders based on the technical bids submitted by them. BSCB and its DCCBs Bank also reserves the right to conduct reference site visits at the Bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible Bidders for final commercial bidding.

8.3 Technical Evaluation Process

Initially only the 'Technical Bids' will be opened and evaluated. All technical bids will be evaluated, and a technical score would be arrived at.

In second stage, only those Bidders, who have qualified in the technical evaluation, shall be invited for commercial evaluation.

8.3.1 Preliminary Examination of Offers

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective Bidders. The Bank plans to, at its sole discretion, waive any minor non- conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

8.3.2 General Eligibility Criteria

BSCB and its DCCBs shall scrutinize the Eligibility bid submitted by the Bidder. A thorough examination of supporting documents to meet each Eligibility Criteria shall be conducted to determine the Eligible Bidders. Bidders not complying with the eligibility criteria are liable to be rejected and shall not be considered for Technical Evaluation.

The Bidder meeting the General Eligibility Criteria as per **Section 7** here will be considered for technical evaluation. Any credential/supporting detail mentioned in **Section 7** here and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labeled and segregated in the respective areas. There is no restriction on the number of credentials a Bidder can provide.

8.3.3 Technical Bid Evaluation Criteria

The Technical Proposals of only those Bidders shall be evaluated who have satisfied the eligibility criteria bid. BSCB and its DCCBs may seek clarifications / additional particulars required if any from the any or each Bidder as a part of technical evaluation. All clarifications / additional particulars in writing received within the stipulated date and time shall be considered for evaluation. In case a clarification is not received within the stipulated date and time, the respective technical parameter would be treated as non-compliant and the decision to qualify the Bidder shall be accordingly taken by BSCB and its DCCBs.

The proposal submitted by the Bidders shall, therefore, be evaluated on the following criteria:

Parameter	Maximum Score
Functional and Technical Requirements Evaluation	20
Bidder's capability and experience	40
Technical Presentation and Product Demonstration	40
Total	**100**

Bidder should ensure that any critical non-compliance against **Annexure 1** here - Functional & Technical Specifications may lead to disqualification.

Bidders scoring a minimum score of 70% i.e., an overall score of 100 marks or more will be declared technically qualified.

Detailed Technical Evaluation Parameters:

S. No.	Technical Evaluation	Evaluation Approach	
1	Compliance to **Annexure 1** Functional & Technical requirements	• The Bidder is required to submit the compliance to **Annexure 1-** Functional & Technical requirements. **(Max 20 Marks)** Note: • Deviations and non-conformance to requirements in the RFP shall be led to reduction in scope. • Unreasonable scope limitations which defeat the purpose of this RFP shall lead to reduction in scores or even possibility of disqualification of the Bidder. This will be at the sole discretion of BSCB and its DCCBs. • The bidder must comply 100% NABARD requirement as mentioned in the FTR. The points have to be accepted by the bidders without any score. Remaining all other tabs are having score and part of evaluation. • The Core Banking Solution and allied applications shall comply individually with minimum 90% score. Banks having rights to ask bidder to demonstrate the point during technical presentation. • The total marks of the Functional and Technical Requirements will be scaled down on a scale of 20 marks.	
2	Bidder's capability and experience	Core Banking Solution	**(Maximum 10 Marks)** The Proposed CBS application should have been implemented/ongoing support in 2 (Two) State Cooperative

S. No.	Technical Evaluation		Evaluation Approach
			Bank in India and 2(Two) District Central Cooperative Bank in India in the last 5 years. **(07 Marks)**
			The Proposed CBS application should have been implemented/ongoing support in 3 (Three) State Cooperative Bank in India and 3(Two) District Central Cooperative Bank in India in the last 5 years. **(08 Marks)**
			The Proposed CBS application should have been implemented/ongoing support in more than 3 (Three) State Cooperative Bank in India and more than 3(Three) District Central Cooperative Bank in India in the last 5 years. **(10 Marks)**
			Bidders submitting DCCB credential should note: For all the above three cases if Bidder submits credential of a State Cooperative Bank and also a DCCB credential under the same State Cooperative bank running similar instance of Application and Infrastructure *then only the credential of State Cooperative Bank will be considered.* Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank.
		Management of IT Infrastructure at DC and DR	**(Maximum 10 Marks)** The prime bidder or its consortium partner should have prior experience of the management of IT infrastructure at the DC and DRC (on-premises/Hosted/IAAS) including Servers, Storage, and Network & Security Equipment(s) in two (2) Banks (STCB/PSU/DCCB/RRB/PVT Bank) in India in last 5 years. **(7 Marks)**

S. No.	Technical Evaluation		Evaluation Approach
			The prime bidder or its consortium partner should have prior experience of the management of IT infrastructure at the DC and DRC(on-premises/Hosted/IAAS) including Servers, Storage, and Network & Security Equipment(s) in three (3) Banks (STCB/PSU/DCCB/RRB/PVT Bank) in India in last 5 years. **(8 Marks)** The prime bidder or its consortium partner should have prior experience of the management of IT infrastructure at the DC and DRC(on-premises/Hosted/IAAS) including Servers, Storage, and Network & Security Equipment(s) in more than three (3) Banks (STCB/PSU/DCCB/RRB/PVT Bank) in India in last 5 years. **(10 Marks)** **Bidders submitting DCCB credential should note:** For all the above three cases if Bidder submits credential of a State Cooperative Bank and also a DCCB credential under the same State Cooperative bank running similar instance of Application and Infrastructure *then only the credential of State Cooperative Bank will be considered.* Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank.
		Implementation of Allied Applications	**(Maximum 10 Marks)** The proposed allied applications should have been implemented in at least 1 (One) State Cooperative Bank in India or District Central Cooperative Bank in India in the last 5 years. 1. Anti Money Laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application

S. No.	Technical Evaluation		Evaluation Approach
			4. GST Application
			5. Micro-ATM Client Application and FI
			(05 Marks)
			The proposed allied applications should have been implemented in more than 1 (One) State Cooperative Bank in India or District Central Cooperative Bank in India in the last 5 years.
			1. Anti Money laundering Solution (AML)
			2. Loan Originating System (LOS)
			3. HRMS Application
			4. GST Application
			5. Micro-ATM Client Application and FI
			(10 Marks)
			Bidders submitting DCCB credential should note: For all the above three cases if Bidder submits credential of a State Cooperative Bank and also a DCCB credential under the same State Cooperative bank running similar instance of Application and Infrastructure *then only the credential of State Cooperative Bank will be considered.* Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank.
			Applications can be in different banks but each of the application should have total implementation count in the minimum no. of banks to get scoring.
		Bidder's Capability & Experience For Switching	**(Maximum 10 Marks)** The Bidder should have provided/should be providing ATM switch to at least five SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and

S. No.	Technical Evaluation	Evaluation Approach	
		Services	the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks). **(07 Marks)** The Bidder should have provided/should be providing ATM switch to six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks). **(08 Marks)** The Bidder should have provided/should be providing ATM switch to more than six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 500 ATMs (which may include multiple Banks). **(10 Marks)**
3	Technical Presentation & Product Demonstration	All eligible Bidders will be required to make presentations to supplement their bids, showcase the overall solution proposed. The bank will schedule presentations and the time and location will be communicated to the Bidders. Failure of a Bidder to complete a scheduled presentation to the bank may result in rejection of the proposal. Bidder is also expected to demonstrate the product's capability and applicability to the bank as per the RFP requirements. Bank will schedule the product demonstration and the time and location shall be communicated to the Bidders. The same criteria (as evaluation for functional specifications) will be applied to product demonstration also. In case where the requirements in **Annexure 1**:		

S. No.	Technical Evaluation	Evaluation Approach
		Functional Specifications is responded as 'F' and is not demonstrated by the Bidder (on Bank's request), then the corresponding responses would be changed to 'N' in the Annexure. Bank, at its sole discretion, may also penalize the Bidder on the total score if such cases are observed. The bank at its discretion may reject a solution if the solution fails to meet critical functional requirements. In respect to **Annexure 1**: Functional and Technical Specification any non-compliance to the feature or functionality which cannot be demonstrated as part of technical presentation and demonstration would lead to an obvious disqualification. **Maximum Marks 40** • **Technical Presentation on project implemnattaion approach, methodology, timeline & proposed resources- 10 marks** • **CBS Functionality Demonstration (including Head Office & KCC module)- 20 marks** • **Other Allied Application Demonstration- 10 marks**

8.4 Commercial Bid Evaluation

It may be noted that commercial bids will be subjected to following evaluation process. Only those Bidders meeting the eligibility criteria will be considered for further stages of evaluation only those Bidders scoring 70% (70 marks out of 100) or above in the technical evaluation will be short-listed for commercial evaluation. In case, none of the bidders score 70 marks or more in technical evaluation, then BSCB and its DCCBs , at its discretion can consider top 3 bidders subject to marks obtained by them for evaluation of their Commercial bids.

The envelope containing the Commercial offers of only those Bidders, who are short-listed after technical evaluation, would be opened. The format for quoting commercial bid set out in **Annexure 7**- "Commercial Bill of Material". The commercial offer should consist of comprehensive Cost for required solution. Bidder must provide detailed cost breakdown, for each and every category mentioned in the commercial bid. The

Bank will determine whether the Commercial Bids are complete, unqualified, and unconditional. The technically qualified Bidders will be required to participate in the commercial bid opening. Omissions, if any, in costing any item shall not entitle the Bidder to be compensated and the liability to fulfil its obligations as per the Scope of the RFP within the total quoted price shall be that of the Bidder.

Commercial Bid Evaluation Considerations

Commercial bid valuation shall be considered as below in case of any kind of discrepancy:

1. If there is a discrepancy between words and figures, the amount in words shall prevail

2. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail

3. Where there is a discrepancy between the unit rate and the line-item total resulting from multiplying the unit rate by the quantity, the unit rate will govern unless, in the opinion of bank, there is an obvious error such as a misplacement of a decimal point, in which case the line-item total will prevail

4. Where there is a discrepancy between the amount mentioned in the bid and the line-item total present in the schedule of prices, the amount obtained on totalling the line items in the Bill of Materials will prevail

5. The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall price to rise, in which case the bid price shall prevail

6. If there is a discrepancy in the total, the correct total shall be arrived at by BSCB and its DCCBs

7. In case the Bidder does not accept the correction of the errors as stated above, the bid shall be rejected.

8. At the sole discretion and determination of BSCB and its DCCBs, may add any other relevant criteria for evaluating the proposals received in response to this RFP.

9. During the process of technical/commercial evaluation, if BSCB AND ITS DCCBs decides to withdraw any collateral item offered in the proposal, the commercial value of that item will be reduced from

the commercial offer of all the Bidders and TCO will be recalculated accordingly.

10. BSCB and its DCCBs may drop any component of the proposed solution prior to finalization of order or delay its procurement at BSCB and its DCCBs Bank's sole discretion.

11. BSCB and its DCCBs may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.

12. All liability related to non-compliance of this minimum wages requirement and any other law will be responsibility of the Bidder.

13. BSCB and its DCCBs shall not incur any liability to the affected Bidder on account of such rejection.

14. The commercials will be calculated till two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points. Bank will make similar treatment for 4th or subsequent decimal point to finally arrive at two decimal points only.

Note: Branch dual connectivity with SDWAN device and FMS cost will be considered as recurring expenditures and will not be considered during Total Cost of Ownership calculation.

8.5 Evaluation Mechanism

Final Evaluation – Weighted Techno-Commercial Evaluation
Quality cum Cost Based System (QCBS) of evaluation 70:30 (70 points for technical bid and 30 points for commercial bid)

The technical evaluation carries weightage of 70% & financial evaluation carries weightage of 30%.
Stage-I: Technical evaluation of Proposals: (Maximum Marks = 100), Weightage=70%
Each Technical bid will be assigned a technical score out of a maximum of 100 marks. Only the bidders who get a technical score of 70 percent or more overall will qualify for commercial evaluation stage subject to availability of four qualified bidders. In case, none of the bidders score 70 marks or more in technical evaluation, then BSCB and its DCCBs, at its discretion can consider top 3 bidders subject to marks obtained by them for evaluation under QCBS Mechanism.

The score(s) will be calculated for all technically qualified Bidders using the formula:-

The L-1 bidder shall be decided based on the Techno-Commercial evaluation as mentioned in the RFP document.

The bidder should quote costs for all the lines items as per commercial bid. The cost quoted also includes the cost of deliverables for all the phases of the Project.

If any bidder fails to quote against any of the services sought by BSCB and its DCCBs, it will be presumed by the bank that the cost of such items is included in the overall cost and will not accept any plea or excuse from the bidders later and such services have to be provided to the BSCB and its DCCBs without any extra cost along with all other services.

$$S = \left(0.3 \times \frac{C_{minimum}}{C_{quoted}}\right) + \left(0.7 \times \frac{T_{obtained}}{T_{highest}}\right)$$

(Minimum Commercial Quote/Quoted Price) x30% + (Technical Score/Highest Technical Score) x 70%

(Technical will carry 70% weightage and Commercial will carry weightage of 30%)

Highest scores so obtained using the above method shall be declared L-1.

In case of tie-up in Techno-Commercial evaluation score, the Bidder scoring highest technical score will be declared L-1 Bidder.

Bidder whose is declared L1 may be called for negotiation before awarding the contract. It may be noted that Bank will not entertain any price negotiations with any other Bidder.

The Bank reserves the right to float the RFP again. The Bank shall not incur any liability to the Bidder(s) on account of reissue of RFP. Bank shall not be obliged to inform the Bidder(s) of the grounds for the Bank's rejection. The Bank reserves the right to modify any items of the scope of the RFP. The RFP may be reissued on account of following:

a) If none of the Bidders qualify in the technical bid evaluation.

b) If only one Bidder qualifies in the technical bid evaluation.

c) If selected Bidder fails to execute the System Integration Agreement within the time limit stipulated. Any decision in this regard by BSCB and its DCCBs shall be final, conclusive and binding on the Bidders.

BSCB and its DCCBs Bank may call upon the ultimate short-listed Bidder to make a detailed presentation to the Board of Directors of the Bank.

The L-1 bidder shall be decided on the basis of the Techno-Commercial evaluation as mentioned in the RFP document.

The Bidder should quote costs for all the lines items as per commercial bid. The cost quoted also includes the cost of deliverables for all the phases of the Project.

If any bidder fails to quote against any of the services sought by BSCB and its DCCBs, it will be presumed by BSCB and its DCCBs that the cost of such items is included in the overall cost and will not accept any plea or excuse from the bidders later and such services must be provided to BSCB and its DCCBs without any extra cost along with all other services.

8.6 Score Evaluation Calculation Explanation Through QCBS

Vendor	Technical Marks	Weightage	Technical Marks with Weightage(A)	Commercial Rate (Cr)	Weightage	Commercial Marks with Weightage(B)	Total (A+B)
A	95	95/95*.070	0.7	100	90/100*0.30	0.27	0.97
B	90	90/95*0.70	0.66	90	90/90*0.30	0.3	0.96

The bidder with the highest Final score shall be treated as the Successful bidder. In the above example, Bidder-4 will be treated as successful bidder. In the event the Final scores are 'tied', the bidder securing the highest technical score will be adjudicated as the Best Value Bidder for award of the Project.

9. Instruction to the Bidder

9.1 Bid System

This RFP is a Two Bid system. The Bid shall consist of two parts namely Technical Bid and Commercial Bid in electronic form. The Technical Bid should be submitted as per details provided in the RFP document in a password-protected file marked as **"Technical Bid"** and Commercial bid shall be kept in a separate password-protected file marked as **"Commercial Bid"**.

9.2 Cost of Bidding

The Bidder shall bear all costs associated with the preparation and submission of its bid and BSCB and its DCCBs will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

The Bidder is expected to examine all instructions, annexures, scope of the consultancy services, terms and conditions etc. in the bidding documents. Failure to furnish all information required by the RFP or submission of a bid not substantially responsive to the RFP in any aspect will be at the Bidder's risk and may result in the rejection of its bid.

9.3 Clarification of RFP

A prospective bidder requiring any clarification of the RFP may notify the Bank in writing, by e - mail at the Bank's mailing address indicated in the Request for Proposal (RFP). The Bank will respond in writing to any request for clarification of the RFP which it receives prior to the date of Pre-Bid Meeting.

9.4 Submission of Technical Bid

The Bidders shall submit the Technical Bid in electronic form in the mentioned website. If above bid is found not properly password protected,the bid is liable for rejection. The technical bid shall be marked as "**Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Services Model for Bihar State Co-operative Bank & its 23 DCCBs.**"

1. Bidder shall not allow/permit changes in the technical specifications once it is submitted.
2. The offer may not be evaluated in case of non-adherence to the format or partial submission of technical details as per the format given in the RFP.
3. Non-submission or partial submission of the information along with the offer may result in disqualification of the bid of the concerned bidder.
4. The Technical Bid must not contain any price information.
5. The bidder will also submit copy of the RFP duly stamped and signed on each page by the authorized official of the bidder's company.
6. The bidder should submit the required documents with proper index and page number on each page

7. The original and all copies of the bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorised to bind the Bidder to the Contract. All pages of the Bid except for un-amended printed literature shall be numbered serially and initialled and stamped by the person or persons signing the bid.

8. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be initialled by the person or persons signing the bid.

9. The Bid shall be addressed to BSCB at the address given below:

   The Managing Director,

   THE BIHAR STATE CO-OPERATIVE BANK LTD.,

   Ashok Rajpath, Patna – 800004, Bihar

10. The Technical Bid shall comprise of:

Sr.No.	Particulars	Documents attached (Yes/No)
1	Covering Letter for Eligibility cum Technical Bid and Commercial Bid	
2	Letter of Confirmation	
3	Letter of Conformity with Hardcopy	
4	Bidder's Information	
5	Non-Disclosure Agreement	
6	Deviation Requested on the Terms & Conditions, Services and Facilities Provided	
7	Project Timeline	
8	Approach & Methodology (including Technical Solution Writeup along with Product Capabilities and Product Architecture)	
9	Authorization Letter	
10	Functional and Technical Specifications	
11	Confirmation To Eligibility Criteria with proper	

	documents	
12	Confirmation to Technical Evaluation with proper document	
13	Bid Security Form	
14	Earnest Money Deposit details	
15	Cost of RFP Document details	
16	Masked Commercial Bill of Material	
17	Backup and Restoration Plan details	

9.5 Submission of Commercial Bid

The Bidders shall submit the Commercial Bid in a password protected file. If above bid is not found to be password protected, the bid is liable for rejection. The file containing commercial bid shall be marked as: "**For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Services Model for Bihar State Co-operative Bank & its 23 DCCBs".**

1. Letter format for the Bidder's declaration is given in **Annexure 6: "Letter of Conformity with Hardcopy"**
2. Please note that if the file is found to contain both technical & commercial offer, then that offer will be rejected outright.
3. Bidder are requested to submit the man days cost for customization effort as per Commercial Bill of Material which will be considered for overall TCO calculation. However, the same cost will be applicable as and when required basis during the tenure

9.6 Marking of Bid

The Technical Bid (soft copy) shall be placed in a separate password protected file clearly marked as **"Technical Bid for Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Services Model for Bihar State Co-operative Bank & its 23 DCCBs"**.

The Commercial Bid(soft copy) shall be placed in a separate password protected file clearly marked as **"Commercial Bid for the FOR Selection Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Services Model for Bihar State Co-operative Bank & its 23 DCCBs".**

Mailing Address for Bids

Bid shall be addressed to the Bank at the following address:

To,
<mark>The Managing Director,</mark>
The Bihar State Co-operative Bank Ltd.
Ashok Rajpath, Patna – 800004, Bihar

9.7 All pages of the Bid to be signed

The bidder, through its official so authorized to sign the Bid, shall sign on all the pages of the Bid, except those which are printed material in the nature of annual reports etc.

9.8 Late Bid

Any bid received after the deadline for submission of bids prescribed by the BSCB and its DCCBs , in Request for Proposal, will be rejected and returned unopened to the Bidder.

9.9 Deadline for Submission of Bid

Bids must be received by BSCB and its DCCBs at the address specified under Section 9.4, point no 9 and not later than the time and date specified in the RFP or its subsequent addendums. In the event of the specified date for the submission of bids being declared a holiday for BSCB and its DCCBs , the bids will be received up to the appointed time on the next working day.

BSCB and its DCCBs may, at its discretion, extend the deadline for submission of bids by amending the RFP in accordance with Section 9.10, in which case all rights and obligations of BSCB and its DCCBs and bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

9.10 Amendment in RFP

At any time prior to the deadline for submission of bids, BSCB and its DCCBs, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the RFP by amendment.

All prospective bidders who have purchased the RFP will be notified of the amendment in writing or by fax or e -mail or through addendum published on bank's website and will be binding on them.

In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, BSCB and its DCCBs , at its discretion, may extend the deadline for the submission of bid.

9.11 Pre-Bid Meeting

The prospective bidders, who wish to participate in this RFP/tender shall be permitted to attend a pre -bid meeting to be held as indicated in the RFP. The bidder is required to submit the Cost of the Tender worth INR 23,600/-(Rupees Twenty Three Thousand Six Hundred Only. INR 20,000/- RFP document cost + INR 3600/- as GST) vide NEFT/Online Transfer on or before the Pre bid Meeting in order to participate in the pre-bid. For NEFT/Online transfer - UTR details has to be mandatory shared with bank before the pre bid meeting. Without the submission of UTR Details before the Prebid meeting bank will not allow any bidder to participate in the Prebid meeting. Maximum of 2 (two) representatives of each prospective

bidder will be permitted to attend the pre - bid meeting. However, BSCB and its DCCBs , at its discretion, may permit any additional representative of any prospective bidder to attend the pre-bid meeting.

The purpose of the meeting is to clarify issues and to answer questions on any matter that may be raised up to that stage. The issues/questions to be raised must be in writing. BSCB and its DCCBs will have liberty to invite any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.

Any modification of the RFP, which may become necessary as a result of the Pre -bid meeting, shall be made by BSCB and its DCCBs exclusively through the issue of an addendum and will be published on the website of the bank, allowing at least 04 (four) days prior to the last date for receipt of bids.

Non-attendance at the Pre -bid Meeting will not be a cause for disqualification of a bidder.

9.12 Bid Opening

1. BSCB and its DCCBs will open only the Technical Bids as per the schedule mentioned in RFP. The Commercial bids for technically qualified bidders only will be opened on a later date subsequent to the technical evaluation. BSCB and its DCCBs will notify the place, date and time of opening of the Commercial bids to the technically qualified bidders.

2. Attendance of all the authorized representatives of the bidders who are present at Bid Opening will be taken in a register against name, name of the company and with full signature.

3. Each Bid will be numbered serially, signed and dated by the three Officers of BSCB or its DCCB's concerned authorities except printed literature, brochure and reports.

4. Alterations in the bids, if any, made by the bidder / companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the bidder/company's

executive who has signed the bid or by the bidder/company's representative authorized by the executive who has signed the bid.

5. Wherever any erasing or cutting is observed, the substitute words would be encircled and initialled by the bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening shall be recorded.

6. An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.

7. Bids and modifications if any that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the Bidders.

9.13 Preliminary Examination

a) BSCB and its DCCBs will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.

b) Arithmetical errors if any will be rectified on the following basis :

    a. If there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.

    b. If there is a discrepancy between words and figures, the amount in words will prevail.

c) BSCB and its DCCBs, at its discretion, may waive any minor informality, nonconformity or irregularity in a Bid, which does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all bidders and BSCB and its DCCBs reserves the rights for such waivers.

d) Prior to the detailed evaluation, BSCB and its DCCBs will determine the substantial responsiveness of each bid to the RFP. For purposes of these clauses, a substantially responsive bid is one, which conforms to all the terms & conditions of the RFP without

material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Performance Security, Force Majeure, Applicable Laws and Taxes & Duties will be deemed to be material deviation. BSCB and its DCCB's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.

e) If a bid is not substantially responsive, it will be rejected by the BSCB and its DCCBs and may not subsequently be made responsive by the bidder by correction of the non-conformity.

9.14 Bid Validity

Bid shall remain valid for 180 days from the date of opening of Technical Bid.

9.15 Replacement & Withdrawal of Bid

The Bidder may replace or withdraw its bid after the bid's submission, provided that written notice of the substitution or withdrawal of the bids is received by the BSCB and its DCCBs prior to the deadline prescribed for submission of bids.

The Bidder's substitution or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of **Section 9.4 (Submission of Technical Bid)**. A withdrawal notice may also be sent by fax/e-mail but followed by a signed confirmation copy, postmarked no later than the deadline for submission of bids.

No bid can be modified after the deadline for submission of Bids.

No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of the bid during this interval may result in the Bidder's forfeiture of its Bid security, pursuant to **Section 9.24 (Bid Security – Earnest Money Deposit).**

9.16 Non-Transferable Tender

This tender document is not transferable. Only the bidder who has submitted the necessary RFP price will be eligible for participation in the evaluation process.

All the terms and conditions mentioned in the RFP will be binding on all the bidders and will also form a part of the contract, to be signed with the successful bidder on the outcome of this tender process.

9.17 Erasures or Alterations

The offers containing unauthenticated erasures or alterations will not be considered. Therefore, there should be no unauthenticated handwritten material, corrections, or alterations in the offer. If such unauthenticated erasures or alterations are present these should be initialed by the person or persons authorized for signing the bid. Any deviation may lead to the rejection of the bid.

9.18 Non-Payment of Professional Fees

If any of the items/activities as mentioned in the price bid and as mentioned in **Annexure 7 - "Commercial Bill of Material"** are not taken up by BSCB or its DCCBs during this assignment, BSCB or its DCCBs will not pay the professional fees quoted by the Bidder in the Price Bid against such activity/item.

9.19 Assignment

Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the Bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of BSCB and its DCCBs .

9.20 Limitation of Liability

The aggregate liability of the Bidder in connection with this Agreement, the services provided by the bidder for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including all liability shall be the actual limited to the extent of the total contract value.

9.21 Indemnity

The Bidder shall, at its own cost and expenses, defend and indemnify BSCB and its DCCBs against all third-party claims including those of the infringement of intellectual property

rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from the performance of the contract.

The Bidder shall expeditiously meet any such claims and shall have full rights to defend itself therefrom. If BSCB and its DCCBs are required to pay compensation to a third party resulting from such infringement etc., The Bidder will bear all expenses including legal fees.

BSCB and its DCCBs will give notice to the Bidder of any such claim and shall provide reasonable assistance to the Bidder in disposing of the claim.

The Bidder shall also be liable to indemnify BSCB and its DCCBs , at its own cost and expenses, against all losses/damages, which BSCB and its DCCBs may suffer on account of violation by the Bidder of any or all applicable national/ international trade laws. This liability shall not ensue if such losses/damages are caused due to gross negligence or wilful misconduct by BSCB and its DCCBs or its employees.

9.22 Intellectual Property Rights

The Bidder claims and represents that it has obtained appropriate rights to provide the Deliverables and Services upon the terms and conditions contained in this RFP.

The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by the Bidder in performing its obligations under this Project.

If a third party's claim endangers or disrupts BSCB and its DCCBs use of the deliverables, the Bidder shall at no further expense, charge, fee or cost to BSCB and its DCCBs individually, (i) obtain a license so that BSCB and its DCCBs may continue use of the Deliverables in accordance with the terms of this RFP.

The Bidder shall indemnify and keep fully and effectively indemnified BSCB and its DCCBs from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by the Bidder or in respect of any other services rendered under this RFP.

9.23 Patent Rights

The Bidder shall indemnify BSCB and its DCCBs against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, Software package or any part thereof in India and abroad.

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 in India, the Bidder shall act expeditiously to extinguish such claims. If the Bidder fails to comply and BSCB and its DCCBs are 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. BSCB and its DCCBs will give notice to the Bidder of such claims, if it is made, without delay.

BSCB and its DCCBs will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

9.24 Bid Security – Earnest Money Deposit

a) The bidder shall furnish as part of its bid, bid security of INR 20,00,000/- (Rupees Ten Lakhs Only). The bid security shall be denominated in INDIAN RUPEES only and should be in the form of NEFT/Online Transfer issued by a Scheduled Commercial Bank as per given format **(Annexure 14- "EARNEST MONEY DEPOSIT")** provided in the RFP and valid for forty-five (45) days beyond the validity of the bid.

b) The Earnest Money Deposit should be paid by means of NEFT/Online Transfer as per details mentioned in **Section 3.1** of the RFP.

c) Any bid not secured in accordance with **section 9.24** above will be rejected by BSCB and its DCCBs as non-responsive.

d) The Bid Security submitted by the bidder will be forfeited if:

1. The bidder withdraws his tender after processing but before acceptance of "Letter of appointment" issued by Bank.

2. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.

3. The bidder violates any of the provisions of the terms and condition of this tender specification.

4. The bidder withdraws his tender before processing of the same.

e) The bid security will be refunded to:

1. The successful bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee for 10% of the contract value (valid till the end of assignment period) with 6 (six) months claim period.

2. The unsuccessful bidders, only after the acceptance of the "Letter of Appointment" by the selected bidder.

9.25 Performance Bank Guarantee

The Bidder should furnish a Performance Bank Guarantee valid for the entire project tenure which is Five(5) years with additional claim period of 180 days, to the extent of 10% of the value of the entire contract of BSCB and its DCCBs . The entire PBG shall be submitted to BSCB. BSCB will act as the custodian of the PBG of other DCCBs If the Performance Bank guarantee is not submitted, then BSCB and its DCCBs reserves the right to cancel the contract.

1. The PBG shall be denominated in Indian Rupees and shall be issued by a Scheduled Commercial Bank only as per given format **(Annexure 5 here - "Format for Performance Bank Gurantee")**. All charges whatsoever such as premium; commission etc. with respect to the PBG shall be borne by the bidder.

2. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number.

3. In the event of the Bidder being unable to provide services as per the RFP for whatever reason, then BSCB may invoke the PBG. The dissatisfied DCCBs shall give in writing to BSCB to invoke PBG, and as custodian BSCB will invoke 10% of the PBG of the contract value of only the dissatisfied bank.

4. In the event of delays by the Bidder in the implementation of project beyond the schedules given in the SOW, then BSCB may invoke the PBG as custodian of DCCBs .

5. Notwithstanding and without prejudice to any rights whatsoever of BSCB or its DCCBs

under the contract in the matter, the proceeds of the PBG shall be payable to the BSCB as compensation by the Bidder for its failure to complete its obligations under the contract. The banks shall notify the bidder in writing of the exercise of its right to receive such compensation within 23 days, indicating the contractual obligation(s) for which the bidder in default.

6. BSCB shall also be entitled to make recoveries from the bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by the Licensee due to inadvertence, error, collusion, misconstruction, or misstatement.

7. The PBG may be discharged / returned by BSCB after contract end and claim period from the date of issuing the PBG upon being satisfied that there has been due performance of the obligations of the Bidder under the contract. However, no interest shall be payable on the PBG.

8. The PBG may be submitted by all cosortium parter separately which cummulatively adds to the total value.

9.26 Substitution of Project Team Members

During the assignment, the substitution of key staff identified for the assignment will 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, as the case may be, can do so only with the prior written concurrence of BSCB and its DCCBs and by providing the replacement staff of the same level of qualifications and competence. If BSCB and its DCCBs are not satisfied with the substitution, the BSCB and its DCCBs reserves the right insist the Bidder to replace the resource. Further, BSCB and its DCCBs reserves the unconditional right to insist the bidder to replace any team member with another (with the qualifications and competence as required by the Bank) during the course of assignment pursuant to this RFP. Banks may allow any such substitution of key staff only with its written consent with similar experience and expertise.

The bidder is required to carry out due background verification for the all the resources deployed on the Project. BSCB and its DCCBs may at its discretion interview the resources.

9.27 Professionalism

The bidder should provide professional, objective and impartial advice at all times and hold BSCB and its DCCBs interest paramount and should observe the highest standard of ethics, values, and code of conduct, honesty and integrity while executing the assignment.

9.28 Single Point of Contact

The bidder has to provide details of single point of contact along with the service wise escalation matrix viz. name, designation, address, e-mail address, telephone/mobile no., fax no. etc.

9.29 Expenses

It may be noted that BSCB and its DCCBs will not pay any additional amount/expenses / charges / fees / traveling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses etc. other than the amount mentioned in the award of the contract.

9.30 Adherence to Terms and Conditions

The Bidder who wish to submit responses to this RFP should note that they should abide (in true intent and spirit) by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

9.31 Execution of Agreements/NDA

The selected bidder shall execute Non-Disclosure Agreement (NDA) on the draft suggested by the BSCB & its DCCBs As the selected Bidder will have access to the data/information of the BSCB and its DCCBs while implementing the project as per defined scope under RFP, the banks will require the Bidder to sign a non- disclosure agreement along with the contract in the NDA format **(Annexure 4-NON-DISCLOSURE AGREEMENT)** provided by the Bank, undertaking not to disclose or part with any information relating to the BSCB and its DCCBs and its data to any person or persons, as may come into possession of the Bidder during course of the implementation and security integration. All expenses and costs for execution of the

Contract/Agreement and NDA shall be borne by the bidder. The conditions stipulated in the NDA shall be strictly adhered to and any breach/violation thereof will entail termination of the Contract without prejudice to the other rights of the BSCB and its DCCBs including recovery of liquidated damages as specified in this RFP or NDA.

9.32 No Employer – Employee Relationship

The Bidder or any of its holding/subsidiary/joint-venture/ affiliate / group / client companies or any of their employees / officers / staff / personnel / representatives/agents shall not, under any circumstances, be deemed to have any employer-employee relationship with the Bank or any of its employees/officers/ staff/representatives/ personnel/agents.

9.33 Sub-Contracting

Bidder shall not subcontract or permit anyone other than its personnel or related firms / entities to perform any of the work, service or other performance required of the Bidder under the contract without the prior written consent of the BSCB & its DCCBs .

9.34 Bidder's Liability

Bidders' aggregate liability shall be limited to the total contract value during the Contract Period.BSCB and its DCCBs shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third-party software or modules supplied by the Bidder as part of this agreement or infringement of any patent, trademarks, copyrights, intellectual property rights etc. or such other statutory infringements or any other law in respect of the services provided by the Bidder. In such case the entire liability will be borne by the bidder.

In no event shall a Party be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this Agreement or the software delivered.

All terms and conditions, payments schedules, time frame for implementation, expected service levels as per this Agreement will remain unchanged unless explicitly communicated by BSCB and its DCCBs in writing to the bidder. BSCB and its DCCBs shall not be responsible for any judgments made by the Bidder with respect to any aspect of the assignment. The Bidder

shall at no point be entitled to excuse themselves from any claims by BSCB and its DCCBs whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels, time frame for implementation etc. as mentioned in this Agreement.

The Bidder undertakes to provide appropriate human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.

9.35 Contract Period

The contract period will commence from the date of acceptance of the PO and will be valid for 5 years. The contract may be extendable for another 2 years renewal based on satisfactory service of bidder on mutually agreed terms & conditions. However, the cost of the renewal shall not be more than 10% of the 5th year's pay-out. Subsequent renewals will be based on Bidder's viability in the market, satisfactory support services from Bidder, however in any renewals, the cost of support services, customization rates shall not be more than 10% from its previous renewals.

9.36 Force Majeure

The Bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that it's delays in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event beyond the control of the Bidder and not involving bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of BSCB and its DCCBs in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions.

If a Force Majeure situation arises, the Bidder shall promptly notify BSCB and its DCCBs in writing of such condition and the cause thereof within fifteen calendar days. Unless otherwise directed by BSCB and its DCCBs in writing, the 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.

9.37 Cancellation of Contract

BSCB and its DCCBs reserves its right to cancel the entire / unexecuted part of the Purchase Order (after providing a cure period of 30 days and thereafter providing a 30 days' notice period) by assigning appropriate reasons in the event of one or more of the following conditions:

- Delay in delivery beyond the specified period for delivery.
- Delay in installation, customization, and implementation beyond the specified period.
- Serious discrepancy noticed during the reference checks.
- Repetitive software/ hardware failures/ poor service after GO LIVE
- Delay in extraction and conversion of legacy data and uploading converted data beyond the stipulated period.
- Major breach of trust is noticed during any stage of the project
- Any other appropriate reason in view of BSCB & its DCCBs
- Breach of confidential information of BSCB and its DCCBs by the bidder.

In addition to the cancellation of purchase order, BSCB and its DCCBs reserves the right to foreclose the Bank Guarantee given by the Bidder against the advance payment to appropriate the damages. In the event of termination for whatsoever reason, the Bidder shall be paid up to the stage of services rendered as per the payment terms defined in the RFP till the point of termination after deducting SLA penalty/Liquidated damages, if any.

9.38 Bidder's Integrity

The Bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state of the art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

9.39 Bidder's Obligation

The Bidder is obliged to work closely with BSCB's & its DCCB's staff, act within its own authority and abide by directives issued by BSCB and its DCCBs and implementation activities.

The Bidder is responsible for managing the activities of its personnel or its representatives and will hold itself responsible for any misdemeanours. The Bidder is under obligation to provide all the services as per the contract.

The Bidder will treat all data and information about BSCB and its DCCBs as confidential, obtained in the execution of their responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of BSCB & its DCCBs

9.40 Information Ownership

All information processed, stored, or transmitted by Bidder system belongs to BSCB & its DCCBs By having the responsibility to maintain the system, the Bidder does not acquire implicit access rights to the information or rights to distribute the information. The Bidder understands the civil, criminal, or administrative penalties may be imposed for failure in protecting information appropriately.

9.41 Use of Contract Document and Information

The Bidder shall not, without BSCB & its DCCB's prior written consent, disclose the contract or any provision thereof or any specification, plan, drawing, pattern, or information furnished by or on behalf of BSCB and its DCCBs in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence & shall extend only as far as may be necessary for purposes of such performance.

The Bidder shall not, without BSCB & its DCCB's prior written consent, make use of any document or information except for purposes of performing the Contract.

Any document, other than the Contract itself, shall remain the property of BSCB and its DCCBs and shall be returned (in all copies) to BSCB and its DCCBs individually on completion of bidder's performance under the Contract if so required by BSCB & its DCCBs

9.42 Termination for Convenience

BSCB & its DCCBs , by written notice sent to bidder, may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for BSCB & its DCCB's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

9.43 Effect of Termination

The Bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.

Reverse Transition mechanism would typically include service and tasks that are required to be performed /rendered by the Bidder to BSCB or its designee to ensure smooth handover (including data) and transitioning of BSCB's and its DCCB's deliverables, data, credentials, maintenance, removal of BSCB's and its DCCB's all data from the system/ cloud and facility management.

Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services. The reverse transition phase shall be completed within 3 months.

The Bidder agrees that after completion of the Term or upon earlier termination of the assignment the Bidder shall, if required by BSCB and its DCCBs , continue to provide maintenance services to BSCB and its DCCBs at no less favourable terms than those contained in this RFP. In case BSCB and its DCCBs wants to continue with bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to BSCB and its DCCBs . Unless mutually agreed, the rates shall remain firm.

The Bidder agrees that BSCB and its DCCBs at any point of time during tenure of contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this RFP. BSCB and its DCCBs shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.

9.44 Renewal of Contract

In case BSCB and its DCCBs wants to continue with the bidder's services after the completion of this contract, The Bidder shall offer the same services or enhanced services to BSCB and its DCCBs . Unless mutually agreed, the same rates shall apply.

9.45 Escrow Mechanism

BSCB along Its DCCBs and Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Core Banking software product supplied/procured by the Bidder to the bank in order to protect its interests in an eventual situation. The Banks and the 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. Cost for the escrow will be borne by the Bidder. As a part of the escrow arrangement, the final selected Bidder is also expected to provide a detailed code documentation of the CBS solution which has been duly reviewed by an external independent organization.

9.46 Exit Management

The contract with the Bidder may be terminated by either party at any time by giving notice of not less than three (3) months in writing. BSCB & all the DCCBs may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience.

The Bidder will be liable to provide the requisite data to the incoming Bidder and Bank when requested in the stipulated format in case of termination of the contract or completion of contract tenure at no extra cost to the BSCB and its DCCBs .

Upon termination of the existing contract all documents, writings, data, contents, Confidential Information and/or any other information provided by the BSCB & all other DCCBs to the Bidder shall be duly returned by the Bidder to BSCB and all other DCCBs within 30 days from the date of termination. If instructed by BSCB & all other DCCBs , a written confirmation that the same has been destroyed shall be sent by the Bidder to BSCB & other DCCBs and the same shall be required to be acknowledged by the BSCB and all other DCCBs.

The reverse transition mechanism would typically include services and tasks that are required to be performed/rendered by the Bidder to the BSCB & all other DCCBs or its designee to ensure a smooth handover and transitioning of the Bank's deliverables, maintenance, and facility management.

In case the BSCB & other DCCBs wants to continue with the bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to the Bank. Unless mutually agreed, the rates shall remain firm.

The Bidder agrees that the Bank & all other DCCBs at any point of time during the tenure of the contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this agreement. The Bank & all other DCCBs shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.

In addition to the reverse transition mechanism, the purpose of this section is to provide details of the bidder's assistance during the termination or expiration of the contract and exit plan strategy for BSCB & other DCCBs The Bidder shall also have to develop a detailed exit plan 3 (Three) months prior to the completion of the tenure of the contract. The exit plan should have detailed product-wise support services by the Bidder during the transition period. BSCB & other DCCBs shall have the right to review the exit plan submitted by The Bidder and would suggest changes to be made in the exit plan, if any. After that, the exit plan shall be reviewed as and when required by the BSCB & all other DCCBs

The Bidder has to provide knowledge transfer to the new software provider free of cost and also provide the database table structure, valid all financial and non-financial data to the BSCB and its DCCBs without any additional cost. The Bidder has to provide support during the migration and reverse transition process till any new bidder take overs the live CBS operation..

9.46.1 Handover & Transition of Services

The following shall be covered as a part of the handover & transition of services at the end of contract period or in the event of termination:

a. The Bidder shall provide support for necessary handholding, transition, sharing of information and relevant documents and other related support to the complete

satisfaction of the BSCB and its DCCBs on mutually agreed terms. In case, if BSCB and its DCCBs observes the lack of willingness to manage transit/ sharing of information or lack of support from the Bidder on mutually agreed terms, the Bank may impose penalties and make appropriate deductions from its billing or any other payables to the Bidder as may be agreed upon between Parties.

b. The Bidder shall provide the termination/expiration assistance, regardless of the reason for termination or expiration. Six (6) months prior to the expiration of the term, or upon bidder's receipt of notice of termination of this contract for any reason, or six (6) months prior to the cessation of any service, and at BSCB's and its DCCB's request, the Bidder shall provide to BSCB's and its DCCB's staff transition services necessary for banks to affect an orderly transition to a third party designated by the banks.

c. The Bidder shall provide the necessary transition for the period of 6 months. However, this period of transition could vary depending on the need of BSCB and its DCCBs and the same shall be communicated to the bidder.

d. During transition phase, the Bidder shall not change or remove their key resources deployed at BSCB and its DCCBs to enable the successful transition. In case, such instances occur, BSCB and its DCCBs shall have right to penalize the bidder appropriately.

e. During transition phase, the Bidder shall deploy a dedicated transition resources to enable the successful transition.

f. During the exit management process, it shall be the responsibility of the bidder to handover all data stored in such a format that may be migrated to the new system (as per reverse transition mechanism mentioned above) to ensure seamless CBS operational services for BSCB and its DCCBs .

g. The ownership of the assets except for those which are taken as a service, at any point of time during the term of the contract or expiry of the contract, shall remain with BSCB and its DCCBs . In addition, any information/data gathered or generated by the bidder during the term of the contract shall be the property of BSCB and its DCCBs and the same shall be handed over to the banks in native format at the end or termination of the contract.

h. During the contract period, the bidder shall ensure that all the documentation including

diagrams, policies, procedures, asset registers, configuration documents, procurement documentation and all other documents in relation to the works as per the agreed terms are kept up to date and all such documents shall be handed over to BSCB and its DCCBs during the exit management process.

In case BSCB and its DCCBs decides to withdraw any services/components from the scope of work during the contract period, the bidder has to facilitate the transition of that service/components in compliance with the above Clauses.

9.46.2 Transfer of Documents

The bidder shall promptly on the commencement of the exit management period supply to BSCB or its nominated bidder the following:

1. Information relating to the current services rendered; and
2. Documentation relating to intellectual property rights

The bidder shall provide uninterrupted services on existing terms and conditions till an acceptable alternate solution is agreed by BSCB and its DCCBs .

Before the expiry of the exit management period, the bidder shall deliver to BSCB and its DCCBs or its nominated service provider or any other agency all new or updated materials from the categories set out in point (1) above, and shall not retain any copies thereof, except that the bidder shall be permitted to retain one copy of such materials for archival purposes only.

9.46.3 Transfer of Agreements

On request by BSCB and its DCCBs or its selected service provider or any other agency, the Bidder shall affect such assignments, transfers, innovations, licenses and sub- licenses in favor of BSCB and its DCCBs or its nominated service provider or any other agency, in relation to any equipment lease, maintenance or service provision agreement between the Bidder and selected service provider or any other agency, and which are related to the services and reasonably necessary for the carrying out replacement services.

The Bidder is responsible for transferability of cloud outsourced services (if any) to a third party, another CSP or on premise to the BSCB and its DCCBs for continuity of service.

9.46.4 Addition or Deletion of Qualified Offerings

Both the parties agree that the intent of this tender is to establish an initial set of service offerings. BSCB and its DCCBs recognizes that, as the use of these services expands, it is possible that additional services and / or service categories will be needed. In addition, BSCB and its DCCBs recognize that from time-to-time hardware and software products that are provided as part of Bidder services will be upgraded or replaced as technology evolves. Replacement and / or supplemental hardware and software products that meet or exceed the minimum proposal requirements may be added with the prior approval of BSCB and its DCCBs . For this purpose, a Change Order Procedure will be followed. BSCB and its DCCBs may request a change order in the event of actual or anticipated changes(s) to the agreed scope of work, services, deliverables, and schedules. The Bidder shall prepare a change order reflecting the actual or anticipated change(s) including the impact on deliverables schedule. The Bidder shall carry out such services as required by BSCB and its DCCBs at mutually agreed terms and conditions.

The Bidder shall agree that the price for incremental offering cannot exceed the original proposed cost and BSCB and its DCCBs reserves the right to re-negotiate the price. At the unit rates provided for TCO calculations BSCB and its DCCBs has the right to order as much as it wants at those rates.

The Bidder shall agree to submit the request to add new services or service categories on its letterhead signed by a representatives authorized to bind the organization.

BSCB and its DCCBs is under no obligation to honor such requests to add services categories or amend this contract.

As a method for reviewing Bidder services and BSCB and its DCCBs requirement, BSCB and its DCCBs will sponsor regular reviews to allow an exchange of requirements and opportunities

9.47 Conflict of Interest

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

9.48 Arbitration

The Bidder and BSCB and its DCCBs shall endeavour their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:

a. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.

b. The matter will be referred for negotiation between Authorized Official of BSCB and its DCCBs and the Authorized Official of the bidder. The matter shall then be resolved between them, and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in Patna and conducted in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at Patna. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at Patna alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement even though other Courts in India may also have similar jurisdictions. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in

accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

9.49 Applicable Law and Jurisdiction of Court

The Contract with Bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts in Patna / Honourable High Court at Patna (with the exclusion of all other Courts).

9.50 Compliance with Statutory and Regulatory Provisions

It shall be the sole responsibility of the Bidder to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP. All suggested changes due to changes in BSCB and its DCCBs policy, customized points communicated by the BSCB and its DCCBs , Changes in Govt. Rule, Changes by Regulators shall be done without extra cost to the BSCB and its DCCBs , during contract period.

9.51 Change Request During Contract Period

BSCB and its DCCBs may submit Change Request required for enhancement, alterations, or any other requirements which are necessary for day-to-day service operations to the bidder. It shall be the sole responsibility of the Bidder to take up those change request as when submitted by the banks. The selected Bidder to ensure that Customization cost per Man Day mentioned in the submitted Bill Of Material to remain valid during the entire contract period. BSCB and its DCCBs may negotiate with the selected Bidder or take consultancy support form its appointed IT Consultant to arrive at required Man Days calculation for a particular Change Request. Change Request will only be sanctioned by bank's governing authority post satisfactory involvement of Man Days required for the change request submitted during the contract period.

9.52 Bidder's Liability

The Bidder aggregate liability in connection with the obligations undertaken as a part of RFP regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actual and limited to the value of the total Contract. 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 personal property caused by the bidder's gross negligence.

Bidder's liability in case of claims against BSCB resulting from misconduct/fraud or gross negligence of the bidder, its employees, and sub-contractors or from infringement of patents, trademarks, copy rights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

The Bidder will declare and undertake that BSCB and its DCCBs shall not be held liable for and shall stand absolved of any responsibility or claim/litigation arising out of the use of any third-party equipment/software supplied by the Bidder as a part of the RFP.

The Bidder shall not be liable or responsible for any delay or failure to perform Services under this Agreement to the extent that such delay or failure to perform has arisen because of any delay or failure by BSCB and its DCCBs or their employees or agents to perform any of its duties and obligations as set out in this Agreement. If the Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of BSCB and its DCCBs , the Bidder shall be allowed an additional period to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which the Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of BSCB and its DCCBs . Any cost escalation because of delays or failures on the part of BSCB shall be referred to Senior Management of both parties for its resolution.

9.53 Liquidated Damage

Inability of the Bidder to meet the required agreed services at optimum performance level, timelines as specified would be treated as breach of contract and would invoke the clause of Liquidated damages. The proposed rate of penalty/ liquidated damages would be INR 2,000 per week of delay or non-compliance, with respect to delay in delivery of the application/functionalities.

The liquidated damages will be subject to an overall cap of 10% of the contract value. Thereafter, the contract may be cancelled, and amount paid if any as advance, will be recovered with 1% interest per month

9.54 Price Composition

The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components (hardware, software etc.) and services on a fixed price basis as part of the commercial Bid inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance (if any), delivery, etc. but exclusive of only applicable GST, which shall be paid/reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the bank or any new tax introduced by the government will also be paid by the bank The entire benefits/advantages, arising out of a fall in prices, taxes, duties or any other reason, must be passed on to BSCB and its DCCBs . The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in customs duty. The bank will not pay any out-of-pocket expenses.

9.55 Language of the Bid

The Language of the Bid shall be English only.

9.56 Currency of the Bid

All prices and monetary terms to be quoted in INDIAN RUPEES (INR) only.

9.57 Documentary Proof Submission

The Bidder shall be required to submit documentary proof concerning any claim of fulfillment of any criteria or any such requirement under this RFP. The bidder must also submit proof of incorporation, proof of turnover and profit, PAN Card, GST registration etc. as per the Technical Bid format.

9.58 Audit

BSCB and its DCCBs reserves the right to conduct an audit/ ongoing audit of the services provided by the Bidder. The bidder should allow the Reserve Bank of India (RBI) or persons authorized by it or audit agency/personnel identified by Bank to access documents, records or transaction or any other information given to, stored or processed by Bidder within a

reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by RBI/Bank.

The bidder should allow them to conduct audits or inspection of its books and account with regard to Bank by one or more officials or employees or other persons duly authorized by Bank.

BSCB and its DCCBs at its discretion may appoint third party for auditing the activities of onsite/offsite services and operations of entire services provided to the Bank. The proposed solution should comply with and be certified to the standards of PA-DSS (Payment Application Data Security Standard) and the Bidder should have carried out Information Security and usability audit of the solution interface, copy of which is required to be submitted along with the bid. Subsequent security and usability audit findings highlighted in the pre/post implementation audits are required to be rectified by the bidder within 1-2 months from the date of audit report furnished.

BSCB and its DCCBs may also decide to carry out pre-launch audit of the application by an internal or external agency. The findings of the pre-launch audit need to be rectified by the Bidder before going live. Bank would undertake audit/vulnerability assessment and penetration testing of the application by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the application, same has to be carried out by the bidder without any additional cost to Bank.

The external and internal auditors of the bank will be given right to review internal controls of the bidder. Any weaknesses highlighted during the audit must be promptly rectified especially where such weaknesses may affect the integrity/internal controls of the system and/or solution offered to the bank.

10 Payment Terms

The commercial bid submitted by the Bidder must be in conformity with the payment terms proposed. Any deviation from the proposed payment terms would not be accepted. In case of delays or defaults on the part of the Bidder, the Bank shall have the right to withhold payment of the effected product and/or service due to the Bidder or withhold the payment of the disputed

amount. Such withholding of payment shall not amount to a default on the part of the Bank or its DCCBs.

BSCB or its DCCBs will release payment within 30 days of receipt of the Invoice and along with all other required documents for all undisputed cases. In case of any disputed amount, the payment will be released within 30 days of the resolution of the dispute.

The scope of work is divided in different areas and the payment would be linked to delivery, acceptance and signoff by the respective Bank officials of each area as explained below with reference to **Annexure 7** here **– "Commercial Bill of materials".**

The bidder shall raise any invoices only after sign-off for the related deliverables/Services. Once the Prime Bidder has been selected it will be jointly discussed between the selected Bidder, DCCBs and BSCB on how the invoices will be raised under each bank's legal entity name. The component-wise payment will be as mentioned below:

10.1 FMS payment terms

➢ **Application Management Services**

1. The annual amount to be paid towards application management services cost would be divided into 4 equal installments, to be paid quarterly at the end of each quarter. The first quarter would begin after the successful completion of the transition. In the first year, the payment will be released pro-rata basis.

2. Quarterly pay-outs for ongoing Services will be made to the successful bidder on the basis of resources and corresponding invoices raised for each quarter, adjusting the applicable penalties.

3. The bidder is required to provision resources as per the "Commercial Bill of Material". If in future, the bidder requires more resources, than mentioned in the bill of material, to manage the same scope of work for the mentioned applications or to adhere to the SLAs, then the bidder will provide the resources at no additional cost to the banks.

4. Any addition/reduction in the resources for addition/deletion in scope of work will be on pro-rata basis arrived from the existing Bill of Material.

5. Bidder should factor all costs including on-site deployment, Project Management, SLA adherence etc. while quoting in the Commercial Bill of Material.

6. In case of any of the personnel deployed at BSCB Bank's project leaves the organization, then

the replacement of the resource (PM/L1/L2) should be equal or more in experience and qualification than the existing resource. Also, the replacement resource should be deployed one month prior to the exit of the existing employee. Also, the existing resource should provide the complete handover to the new resource. The decision of the Bank will be final with respect to onboarding of the resource.

7. Bidder has to deploy additional resources in the absence/leave of L1/L2, otherwise the number of leaves amount will be deducted from FMS billing.

8. The billing of the new/replaced resource (L1/L2) will start from the first-year rate as per **Annexure- 7 : Commercial Bill of Material** FMS contract rate.

9. L1 can be promoted to L2 only after 3 years of completion in the BSCB project only if the L2 position is vacant at that time. His/her employment will be fresh employment and 2nd year rate of L2 will be applicable for the billing cycle.

10. The bidder shall obtain approval from the Bank for each personnel prior to the actual deployment. Bidder must submit copies of the qualifications, experience, and certifications of the personnel to be deputed on this assignment on its letterhead and the bank may conduct an interview of the resources on a case-to-case basis. The bank shall retain the right to deny any personnel of the bidder to take up this assignment.

11. The FMS Resource cost will located centrally which will be mutually agreed post finalization of the bidder.

   ➢ **DC-DR IT Infrastructure Managed Services**

1. The annual amount to be paid towards managed services cost would be divided into 4 equal installments, to be paid quarterly at the end of each quarter. The first quarter would begin after the successful completion of the transition.

2. Quarterly pay-outs for ongoing Services will be made to successful bidder on the basis of asset count, resources and corresponding invoice raised for each quarter, adjusting the applicable penalties.

3. The bidder is required to provision resources in the "Commercial Bill of Material" for the current quantity of infrastructure mentioned in the RFP. If, in future, the bidder requires more resources, than mentioned in the bill of material, to manage the same quantity of Infrastructure then the bidder will provide the resources at no additional cost to the bank.

4. Bidder should factor all costs including on-site deployment, Project Management, SLA adherence etc. while quoting in the Commercial Bill of Material.

10.2 Application payment terms

The application cost will be applicable for all applications such as Core Banking Solution, Head Office Solution, AML, HRMS, LOS, GST, EMS, Micro-ATM, GEN AI, ICCC Help Desk and Grievance Management, Call Center Applications etc.

1. **Business Application software** (CBS, Head Office Module, AML, HRMS, GST, LOS, Micro-ATM Application)

   a. 60% of the license cost will be paid on delivery of licenses of applications to the bank and installation of base version of the relevant applications.

   b. 10% of the license cost will be paid on UAT sign-off from Individual Banks.

   c. 10% of the License cost will be paid after successfully go live of the application for all banks.

   d. 20% on 3 months completion which includes successful smooth run.

   e. Any addition/reduction in the licenses will be on pro-rata basis arrived from the existing Bill of Material

   f. The license cost should not include the ATS cost

   ATS Cost for Business Application Software

   ATS (post warranty) cost for Business Application Software will be paid quarterly in arrears. Application warranty will start post successful production roll-out.

2. **Non-Business Application software**

   a. 80% of the license cost will be paid on delivery of licenses.

   b. 10% of the license cost will be paid after successful installation and go-live.

   c. 10% of the cost would be payable only after 30 days from the date of golive.

   d. Any addition/reduction in the licenses will be on a pro-rata basis arrived from the existing Bill of Material

   e. The license cost should not include the ATS cost.

   ATS Cost for Non-Business Application Software

   ATS cost for Non-Business Application Software will be paid half-yearly in advance.

10.3 Training Charges

   I. 100% of each type of training charge will be paid after the completion of the particular

training schedule with the sign-off from individual banks.

II.   Same training charges shall be applicable for any periodical training through out the tenure of the project if needed by the bank.

10.4 Implementation Cost

The implementation cost of all application software including Business Application, Non Business Applications and Utility Applications

III.   100% of implementation cost will be paid after 30 days of successful Go-Live and sign off and acceptance by individual Bank

10.5 Migration Cost

I.   50% of migration charges will be paid after completion of the successful 1st Mock migration from legacy software to proposed applications and sign-off from individual Banks.

II.   30% of migration charges will be paid after final migration and go-live.

III.   20% of migration charges will be paid after Migration audit.

10.6 Customization Cost

I.   50% of the Customization cost will be paid after completion of UAT and sign-off from individual Banks.

II.   50% of the Customization cost will be paid after deployment of patches in the production environment.

III.   Customization will be done based on the proposed man-days rate.

IV.   Customization will be considered only after the warranty period is over. The bidder to delvier the product ancustomize as per Bank's requirement till go-live without any additional customization cost.

10.7 One time Cost for establishment of DC-DR, connectivities and routers:

a)   70% will be paid as advance after submission of PBG

b)   20% after the go-live of CBS.

c)   Rest 10% will be paid three months post go-live

10.8 Recurring Cost for DC & DR infratsrcuture & Branch Bandwidth

a)   To be paid quarterly in arrears

Note:

1. Also, the payments for each quarter (as applicable) will be made only after the acceptance of the

milestones and relevant activities/deliverables for that quarter. Any delay in achievement of the milestones or deliverables will result in further delay of the payment.

2. The bidder recognizes that all payments to the bidder under this RFP and subsequent agreement are linked to and dependent on successful achievement and acceptance of milestones/deliverables / activities set out in the Project Plan and therefore any delay in achievement of such milestones/deliverables / activities shall automatically result in delay of such corresponding payment.

3. The bidder is required to provision resources for the current quantity of infrastructure mentioned in the Bill of Material. If, in future, the bidder requires more resources, than mentioned in the bill of material, to manage the same quantity of Infrastructure then the bidder will provide the resources at no additional cost to the bank.

4. Any addition/reduction in the infrastructure quantities will be on pro-rata basis arrived from the existing Bill of Material.

5. The price would be inclusive of all applicable taxes under the Indian law like customs duty, excise duty, import taxes, freight, forwarding, insurance for transit & till installation, delivery, etc. but exclusive of only applicable GST & cess which shall be paid / reimbursed on actual basis on production of bills. Any increase in these taxes will be paid in actuals by the bank or any new tax introduced by the government will also be paid by the bank. The entire benefits / advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank whether claimed by the Bank or not. The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions, increase in custom duty or excise tax. The bank will not pay any out of pocket expense.

6. Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) Working Days of the settlement of such disputes. All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the amounts and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc.

7. The Bidder shall raise invoice for individual banks based on the services procured by them.

11.Annexure (All Annexure are forming part of this RFP)

ANNEXURE 1: FUNCTIONAL AND TECHNICAL REQUIREMENTS

FTR will be provided separately in excel file.

ANNEXURE 2: FORMAT FOR PRE-BID QUERY

Dated ___/___/2024

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

 If, the bidder, intends to respond to the "**REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Service Model for Bihar State Co-operative Bank & its 23 DCCB**". and requires any clarifications on the points mentioned in the RFP, it may communicate with Bihar State Co-Operative Bank Ltd. using the following format (in a Microsoft Excel (.xls/.xlsx) format).

All questions received within the last date of receiving Pre-bid queries mentioned in the RFP will be formally responded to and questions/points of clarification and the responses will be circulated to all participating bidders if required. The source (identity) of the bidder seeking points of clarification will not be revealed. Alternatively, BSCB Bank may at its discretion, may or may not answer all queries in the Pre-bid meeting.

Section Number	Page Number	Point Number	Original Clause	Query	BSCB Bank Response

ANNEXURE 3: BIDDER DETAILS.

Name of Organization	
Registration No of Certificate of Incorporation & Date / Shop Act License Establishment date	
Address for Correspondence: Registered Office: Corporate Office: Landline No.: Fax: Email-ID:	
Organization Status of Registration Government Organization / PSU / Partnership / LLP or a Public / Private Limited Company	
Number of Years in the Business	
PAN number GSTIN	
Single Point of contact for this RFP Name: Designation: Mobile No.: Landline No.: Fax:	

Email-ID: (Any changes in the above should be informed in advance to BSCB)	
Gross annual turnover of Bidder (not of the group): Amount in INR Crore 2021-22: 2022-23: 2023-24:	
Net Profit of Bidder (not of the group): Amount in INR Crore 2021-22: 2022-23: 2023-24:	
Details of IT transaformational projects / ICT projects / ICT components / e-Governance / Digital solution projects executed by Bidder during the last five (5) years.	
Details of inputs, infrastructure requirements Required by Bidder to execute this assignment	
Details of bidder's proposed methodology/approach for providing services to the Bank with specific reference to the scope of work.	

ANNEXURE 4: NON-DISCLOSURE AGREEMENT

(On Rs.100 non-Judicial stamp paper)

This Non-Disclosure Agreement made and entered into at…………………. This

…………………..day of…………..2024

BY AND BETWEEN

……………………………… Company Limited, a company incorporated under the

Companies Act, 1956 having its registered office at ………….. (Hereinafter referred to as the Bidder which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

The Bihar State Co-operative Bank Ltd., a financial corporation institute having its Registered Office at Ashok Rajpath, Patna – 800004, Bihar (hereinafter referred to as "BSCB" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns) of the OTHER PART.

The Non-Disclosure Agreement shall be submitted to BSCB. BSCB will act as the custodian of this Non-Disclosure Agreement of other DCCBs If the Non-Disclosure Agreement is not submitted, then BSCB reserves the right to cancel the contract.

The Bidder and BSCB are hereinafter collectively referred to as "the Parties" and individually as "the Party"

WHEREAS:

1. BSCB is engaged in the business of providing financial services to its customers and intends to engage the Bidder for Implementation **for** "**REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Service Model for Bihar State Co-operative Bank & its 23 DCCB**"**.**

2. In the course of such assignment, it is anticipated that BSCB or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Bidder some Confidential Information (as

hereinafter defined), to enable the Bidder to carry out the aforesaid assignment (hereinafter referred to as " the Purpose").

3. The bidder is aware and confirms that all information, data and other documents made available in the RFP/Bid Documents/Agreement /Contract or in connection with the Services rendered by the Bidder are confidential information and are privileged and strictly confidential and or proprietary of BSCB, The Bidder undertakes to safeguard and protect such confidential information as may be received from BSCB

NOW, THEREFORE THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the BSCB granting the Bidder and or his representatives to have specific access BSCB property / information and other data it is hereby agreed by and between the parties hereto as follows:

1. **Confidential Information:**

(i) "Confidential Information" means all information disclosed/furnished by BSCB to the Bidder whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Bidder to carry out the proposed Implementation assignment, and shall mean and include data, documents and information or any copy, abstract, extract, sample, note or module thereof, explicitly designated as "Confidential"; Provided the oral information is set forth in writing and marked "Confidential" within seven (7) days of such oral disclosure.

(ii) The Bidder may use the Confidential Information solely for and in connection with the Purpose and shall not use the Confidential Information or any part thereof for any reason other than the Purpose stated above.

Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within seven (7) days of such disclosure. Confidential Information does not include information which:

(a) is or subsequently becomes legally and publicly available without breach of this Agreement by either party,

(b) was rightfully in the possession of the Bidder without any obligation of confidentiality prior to receiving it from The Bihar State Co-operative Bank Ltd.,

(c) was rightfully obtained by the Bidder from a source other than The Bihar State Co-operative Bank Ltd. without any obligation of confidentiality,

(d) was developed by for the Bidder independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or is/was disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Bidder shall, unless prohibited by law or regulation, promptly notify The Bihar State Co-operative Bank Ltd. of such order and afford The Bihar State Co-operative Bank Ltd. the opportunity to seek appropriate protective order relating to such disclosure.

(e) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality.

(f) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient. Confidential Information shall at all times remain the sole and exclusive property of the Bihar State Co-operative Bank Ltd. Upon termination of this Agreement, Confidential Information shall be returned to The Bihar State Co-operative Bank Ltd. or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties.

Nothing contained herein shall in any manner impair or affect rights of The Bihar State Co-operative Bank Ltd. in respect of the Confidential Information.

In the event that any of the Parties hereto becomes legally compelled to disclose any

Confidential Information, such Party shall, as may be legally permissible and reasonably practicable, give sufficient notice to the other party to enable the other Party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Agreement without the prior written consent of the other party. The obligations of this clause shall be satisfied by handling Confidential Information with the similar degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care.

The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement

2. **Non-disclosure:** The Bidder shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than its directors, partners, agents,

affiliates, associates, bidder's or persons in the direct employment of the Bidder (collectively as "Representatives") who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Bidder shall take appropriate measures by instruction and written agreement prior to disclosure to such representative to assure against unauthorized use or disclosure. The Bidder may disclose Confidential Information to others only if the Bidder has executed a Non-Disclosure Agreement with the other party to whom it is disclosed that contains terms and conditions that are no less restrictive than these presents, and the Bidder agrees to notify The Bihar State Co-operative Bank Ltd. immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement. Notwithstanding anything contained in this Agreement, the Bidder shall disclose the Confidential Information to such other parties who conduct bidder's internal risk management procedures, facilitate bidder's administration of business and support bidder's infrastructure. the Bidder shall disclose Confidential Information to its professional indemnity insurers in which event any such disclosure shall be subject to confidentiality obligations provided herein.

Notwithstanding the marking and identification requirements above, the following categories of information shall be treated as Confidential Information under this Agreement irrespective of whether it is marked or identified as confidential:

a) Information regarding The Bihar State Co-operative Bank Ltd. and any of its Affiliates, customers and their customer Information. For purposes of this Agreement, Affiliate means a business entity now or hereafter controlled by, controlling or under common control. Control exists when an entity owns or controls more than 10% of the outstanding shares or securities representing the right to vote for the election of directors or other managing authority of another entity; or

b) any aspect of The Bihar State Co-operative Bank Ltd., business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or

c) business processes, procedures and policies; or

d) current and future business plans; or

e) personnel information; or

f) financial information.

g) Customer Information

h) technology information including architecture, framework, infrastructure design, DC & DR information etc.

i) all data stored in the application

3. **Publications:** The Bidder shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this 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 Bihar State Co-operative Bank Ltd.

4.**Term:** This Agreement shall be read together with the principal agreement as may be executed between the Parties for the Purpose and shall be effective from the date hereof and shall continue till expiration of the Purpose or termination of this Agreement by The Bihar State Co-operative Bank Ltd., whichever is earlier. The Bidder hereby agrees and undertakes to The Bihar State Co-operative Bank Ltd. that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to The Bihar State Co-operative Bank Ltd., all information received by it from The Bihar State Co-operative Bank Ltd. for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Bidder further agree and undertake to The Bihar State Co-operative Bank Ltd., to certify in writing upon request of The Bihar State Co-operative Bank Ltd., that the obligations set forth in this Agreement have been complied with. Notwithstanding anything contained herein, the Bidder shall be allowed to retain sufficient documentation that is necessary to support any advice, reports, or opinions provided by the Bidder or as may be required by law. Any such retention shall be subject to confidentiality obligations contained herein.

Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable for three (3) years post termination of this Agreement or until such information enters the public domain

5. **Title and Proprietary Rights**: Notwithstanding the disclosure of any Confidential Information by The Bihar State Co-operative Bank Ltd. to the Bidder, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with The Bihar State Co-operative Bank Ltd.

6.Remedies: The Bidder acknowledges the confidential nature of Confidential Information and that damage may result to The Bihar State Co-operative Bank Ltd. if the Bidder breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage or cause or permit any other person to engage in any act in violation of any provision hereof, The Bihar State Co-operative Bank Ltd. may suffer immediate irreparable loss for which monetary compensation may not be adequate. The Bihar State Co-operative Bank Ltd. shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Bidder, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement. Except for the contracting Parties to this Agreement, no third party shall have any right to enforce or rely on any provision of the Agreement. In no event shall, either Party be liable for any indirect or consequential losses or damages.Any claim for relief to The Bihar State Co-operative Bank Ltd. shall include The Bihar State Co-operative Bank Ltd. costs and expenses of enforcement (including the attorney's fees), as may be awarded by court of competent jurisdiction in its final judgment

7. **Entire Agreement, Amendment and Assignment**: Unless the principal agreement is executed between the Parties, this Agreement constitutes the entire agreement between the Parties relating to the matters discussed herein and supersedes any and all prior oral discussions 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 right granted hereunder shall be assignable or otherwise transferable.

8. **Governing Law:** The provisions of this Agreement shall be governed by the laws of India and the competent court at Patna, Biharshall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.

9. **General:** The Bidder shall not reverse - engineer, decompile, disassemble, or otherwise interfere with any software disclosed hereunder.

All Confidential Information is provided "as is". In no event shall The Bihar State Co-operative Bank Ltd. be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by The Bihar State Co-operative Bank Ltd. constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose. However, The Bihar State Co-operative Bank Ltd. understands that any inaccurate or incomplete Confidential Information may have adverse/material impact on the Purpose for which it is being used.The Bihar State Co-operative Bank Ltd. discloses the Confidential

Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy, completeness, merchantability, fitness for a particular purpose, title or anything else.

10. **Waiver:** A waiver (whether express or implied) by The Bihar State Co-operative Bank Ltd. of any of the provisions of this Agreement, or of any breach or default by the Bidder in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent The Bihar State Co-operative Bank Ltd. from subsequently enforcing any of the subsequent breach or default by the Bidder under any of the provisions of this Agreement.

11. **Unpublished Price Sensitive Information**: BSCB shall inform the Bidder in writing if, in the course of the Purpose, the Representatives of the Bidder will have access to any unpublished price sensitive information, whether of BSCB or any other entity. BSCB agrees that the Bidder shall not be responsible for determining the difference between price-sensitive and non-price-sensitive information that would form part of the information disclosed to the bidder. All information supplied to the Bidder (in whatever form) which is not in the public domain will be treated as Confidential Information for the Purpose. Further, BSCB shall be responsible to obtain legal advice to ensure that information disclosed to the Bidder is not in contravention of any applicable laws and regulations.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written.

For and on behalf of ------------- Ltd.

(Designation)

For and on behalf of The Bihar State Co-operative Bank Ltd.

(Designation)

ANNEXURE 5: FORMAT FOR PERFORMANCE BANK GUARANTEE

FORMAT OF BANK GUARANTEE (BG) FOR PERFORMANCE SECURITY (ON A NONJUDICIAL STAMP PAPER OF RS.100.00)

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

WHEREAS (herein after called "The Bidder") has submitted its bid dated (date of submission of bid) for providing the _____(Scope of Work) in response to The Bihar State Co-operative Bank Ltd.'s **Request for Proposal (RFP) No. __/__/__/** dated (hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that WE ___ (name of bank) of _____(name of country) having our registered office at (address of bank) (herein after called "the Bank") are bound unto The Bihar State Co-operative Bank Ltd.(herein after called "the Beneficiary") in the sum of INR_____ /-(Rupees _____ only) for Which payment will and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this_____ day of_____, 2024.

THE CONDITIONS of this obligation are:

If bidder, having been notified, by the beneficiary, as selected Selection of ***"Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure On Service Model for Bihar State Co-operative Bank & its 23 DCCBs."*** *on CAPEX Model, during the period of contract and fails to provide services or perform obligations in accordance with the aforesaid RFP and Contract, as the bidder.*

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without the Beneficiary having to substantiate its demand, provided that in its demand the beneficiary will note that the amount claimed by it is due to it owing to the occurrence of above condition, specifying the occurred condition.

This guarantee will remain in force up to 66 months from the date of signing the contract i.e., up to_____ (date of expiry which should be a minimum of contract period), and any demand in respect thereof should reach the Bank not later than the above date. Notwithstanding any other term contained herein:

1. This guarantee shall be valid only up to . . . . (Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
2. The total liability of Bank under this guarantee shall be limited to INR ………….. (Rupees ………………………………only)

Place:

SEAL

SIGNATURE.

Code No.

NOTE:

1. The Bidder SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG

2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.

ANNEXURE 6: LETTER OF CONFORMITY WITH HARDCOPY

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Dear Sir,

Further to our proposal dated **___/___/2024**, in response to the Request for Proposal (BSCB's tender no. **RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024** hereinafter referred to as "RFP") issued The Bihar State Co-operative Bank Ltd,Patna,Bihar("BSCB") we hereby covenant, warrant and confirm as follows:

The soft-copies of the proposal submitted by us in response to the RFP and the related addendums and other documents including the changes made to the original tender documents issued by BSCB, conform to and are identical with the hard-copies of aforesaid proposal required to be submitted by us, in all respects.

Yours faithfully,

Authorized Signatory

Designation

Bidder's corporate name

ANNEXURE 7: COMMERCIAL BILL OF MATERIAL

Commercial Bill of Materials will be provided separately in excel file.

ANNEXURE 8: BID FORM

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

Having examined the BID (**Tender RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024**) including all annexures, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost indicated in the Commercial Bid and made part of this bid.We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled timelines.We agree to abide by this bid for the period of 180 days from the date fixed for technical bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and the bank's 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 contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the lowest or any bid the bank may receive.

Place:

Dated: ___/___/2024.

…………………………………………………………………

(Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

ANNEXURE 9: LETTER OF CONFIRMATION

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Dear Sir,

We confirm having submitted the Bid and annexures in accordance with the said RFP. The details submitted by us are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, The Bihar State Co-operative Bank Ltd. has the right to summarily reject the proposal and disqualify us from the process.

We confirm that we will abide by the conditions mentioned in the Tender Document (RFP and annexure) in full or in accordance with the deviations in "Terms & Conditions" accepted by The Bihar State Co-operative Bank Ltd.

We, hereby acknowledge and confirm, having accepted that The Bihar State Co-operative Bank Ltd can at its absolute discretion, apply whatever criteria are deemed appropriate, not just limiting to those criteria set out in the RFP and related documents, in shortlisting of bidders.

We shall observe the confidentiality of all the information passed on to us in the course of the tendering process and shall not use the information for any other purpose than the current tender.

We also confirm that we /Our consortium partners have not been blacklisted by any Govt. Department/ PSU/PSE or Banks or Any Financial Institution or otherwise not involved in any such incident with any concern whatsoever, where the job was undertaken/performed and conduct has been questioned by any authority, which may lead to legal action.

Place:

Date:

SEAL   (Authorized Signatory)

ANNEXURE 10: DEVIATIONS REQUESTED

[Please provide your comments on the Terms & Conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the Detailed Scope of work, Service levels, Instruction to Bidders, Experience in related projects, etc. You are also requested to provide a reference of the page number, state the clarification point and the deviation that you propose as shown below.]

Sr. No.	Page No #	Point / Section No #	Clarification points as stated in the tender document	Deviations requested	Justification
1					
2					
3					
4					
5					

Your Faithfully,

Designation

Bidder's name

ANNEXURE 11: AUTHORIZATION LETTER

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

SUB: Authorization Letter for attending the Bid opening.

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Dear Sir,

This with reference to your" **REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure On Service Model for Bihar State Co-operative Bank & its 23 DCCBs." <Bidder's Name>** hereby authorize Mr. / Ms. _____ to attend the Bid opening & to discuss with you on the subject RFP on behalf of our organization.

The specimen signature is attested below:

_____

Specimen Signature of Mr. /Ms.

-------------------------------   ----------------------------------

Signature of Authorizing Authority   Name & designation of Authorizing Authority

Place:

Date:

Note: This Authorization letter is to be carried in person and shall not be placed inside any of the Bid covers.

ANNEXURE 12: PROPOSED TEAM PROFILE

Tender RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Experience of the Proposed Project Manager and Technical Lead

1.	Experience of the Proposed Project Manager						
S.no	**Name of the resource**	**Number of years of experience**	**Name of Banks where the resource has worked in the past**	**Count of branches of the mentioned banks**	**Scope of Work involved of the project**	**Client Contact Details, including name, designation, contact number & email id.**	**Profile attached (Yes/No)**

Add separate rows for each client

2.	Experience of the Proposed Technical Leads						
S.no	**Name of the resource**	**Number of years of experience**	**Name of Banks where the resource has worked in the past**	**Count of branches of the mentioned banks**	**Scope of Work involved of the project**	**Client Contact Details, including name, designation, contact no & email id.**	**Profile attached (Yes/No)**

Add separate rows for each client

A. Proposed Team Structure

Sr. No	Area	Role / Description	Experience	Educational Qualifications/ Certifications/ Skills	Bidder's Complia nce (Yes / No)	Suggeste d Resource Name with profile details
1	Project Manager	Managerial	>10 Years	• MBA/Engineer/MCA • Experience in managing similar teams for CBS projects and dealing with third party Bidders		
2	Applicati on & Interface Manage ment (CBS)	L1	>1 Year	• Diploma/Engineer/Graduate • Good Communication (written/oral) • Willing to work 24x7 environment • Prior experience in handling CBS application • Should have worked in similar project as L1		
3	Applicati on & Interface Manage ment (CBS)	L2	>3 Years	• Engineer/Graduate • Good Communication (written/oral) • Prior experience in handling CBS application • Should have worked in similar project as L2 for at least 2 years		
4	Applicati on & Interface Manage ment (Allied Applicati ons)	L1	>1 Year	• Diploma/Engineer/Graduate • Good Communication (written/oral) • Willing to work 24x7 environment • Prior experience in handling allied applications such as AML, Mobile Banking, Internet Banking, LOS, DMS, HRMS, GST, Asset Management, Audit & Compliance etc. • Should have worked in similar project as L1		
5	Applicati on & Interface Manage ment (Allied Applicati ons)	L2	>3 Years	• Engineer/Graduate • Good Communication (written/oral) • Prior experience in handling AML, Mobile Banking, Internet Banking, LOS, DMS, HRMS, GST, Asset Management, APBS, ACH CR/DR, NACH, AEPS, NEFT/RTGS, ATM, IMPS/UPI etc. • Should have worked in similar project as L2 for at least 2 years		

						189
6	Infrastructure + Branch Network Management	L1	>1 Year	• Diploma/Engineer/Graduate • Good Communication (written/oral) • Willing to work 24x7 environment • Prior experience in providing timely assistance in resolving common IT and network issues, basic troubleshooting, routine problems, including SW/HW installations, account setups, and general inquiries of end users. Appropriately categorizes and escalates issues to higher support levels when necessary. • Should have worked in similar project as L1 for 1 year		
7	Network & Security	L2	>3 Years	• Engineer/Graduate • Good Communication (written/oral) • Willing to work 24x7 environment • Prior experience in Prior experience in implementation of robust security protocols and performance optimization strategies to maintain the integrity of the network against various threats and inefficiencies. Monitoring and managing network resources to ensure optimal performance, reliability and security. • Should have worked in similar project as L2 for at least 2 years		

Please enclose documentary proofs to substantiate the claims made.

ANNEXURE 13: BID SECURITY FORM

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

Having examined the RFP (**Tender RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024**) including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost / consultancy fees indicated in the Commercial Bid and made part of this bid.

We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled timelines.

If our bid is accepted, we will provide the guarantee of a Bank in a sum equivalent to 10% of the contract price for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by this bid for the period of 180 days from the date fixed for technical bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's 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 contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the lowest or any bid the bank may receive.

Place:

Dated: this   day of   2024.

(Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

1   (Name & Address of Bidder)

ANNEXURE 14: EARNEST MONEY DEPOSIT

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Date: _____

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

Subject: Earnest Money Deposit

We,_____ having our registered office at_____ (hereinafter referred to as "the Bidder") have submitted its proposal and response dated _____ (hereinafter referred to as "Bid") for the supply of all the requirements described in the Request for Proposal along with its amendments/annexures and other ancillary documents (hereinafter referred to as "RFP") as issued by The Bihar State Co-operative Bank Ltd.

1. That the BIDDER is hereby submitting the security deposit of Rs. 10,00,000/- (Rupees Ten lacs Only) vide [NEFT/Online Transfer issued by a scheduled/Commercial bank] bearing No. _____dated_____[drawn on/ issued by] ___

   (Hereinafter referred to as "Earnest Money Deposit") favouring '**The Bihar State Co-operative Bank Ltd, Patna-Bihar.**' for consideration of the Bid of the above-mentioned Bidder.

2. The Bidder hereby specifically acknowledges and agrees that the Bidder has furnished his Bid on the understanding and condition that, if the Bidder:

   a) Withdraws its Bid prior to the validity period of the Bid for any reason whatsoever or

   b) Fails to accept and sign the contract as specified in this document for any reason whatsoever; or

   c) Fails to provide the performance guarantee within **15** days from the date of placing the order by The Bihar State Co-operative Bank Ltd. or signing of the contract, whichever is earlier, for any reason whatsoever.

The Bihar State Co-operative Bank Ltd. has the right to forfeit the entire Earnest Money Deposit amount merely on the occurrence of one or more of the foregoing events without demur or a written demand or notice to the Bidder.

3. The Bidder understands, agrees and acknowledges that the Earnest Money Deposit will be refunded to the unsuccessful bidders only after acceptance of the "Letter of Intent" by the successful bidder. The bidder also agrees and acknowledges that the Earnest Money Deposit shall be returned to the successful Bidder upon furnishing of Performance Bank Guarantee.

4. The Bidder undertakes that it will not cancel the Earnest Money Deposit referred to above till the Bidder is returned the Earnest Money Deposit from BiharState Co-operative Bank. in accordance with the foregoing conditions.

5. The Bidder represents and warrants that the Bidder has obtained all necessary approvals, permissions and consents and has full power and authority to issue this Earnest Money Deposit and perform its obligations hereunder, and the Bidder has taken all corporate, legal and other actions necessary or advisable to authorize the execution, delivery and performance of this Earnest Money Deposit. The absence or deficiency of authority or power on the part of the Bidder to issue this Earnest Money Deposit or any irregularity in exercise of such powers shall not affect the liability of the Bidder under this Earnest Money Deposit.

Yours faithfully,

Signature

Name:

Designation:

Date:

ANNEXURE 15: SERVICE LEVEL AGREEMENTS

1. System availability is defined as:

{(Scheduled operation time – system downtime) / (scheduled operation time)} * 100%

Where:

i. "Scheduled operation time" means the scheduled operating hours of the System for the month. All planned downtime on the system would be deducted from the total operation time for the month to give the scheduled operation time.

ii. "System downtime" subject to the SLA, means accumulated time during which the System is not available to the Bank's users or customers due to in-scope system or infrastructure failure, and measured from the time the ticket is allocated to Bidder or logged in by Bank and/or its customers in the helpdesk with the Bidder or the failure is known to the Bidder from the availability measurement tools to the time when the System is returned to proper operation. Any denial of service to the Bank users and Bank customers would also account as "System downtime"

iii. The business hours are 9 AM to 9 PM on any working day the Bank's branch is operational. The Bidder however recognizes the fact that the branches will require to work beyond the business hours and holidays on need basis.

iv. Uptime will be computed based on availability of the applications to the Bank's users irrespective of availability of servers either individual servers or clusters. Also, non-compliance with performance parameters for business, network and environmental infrastructure and system / service degradation will be considered for downtime calculation.

v. Response may be telephonic or onsite. In case the issue cannot be resolved telephonically, the Bidder will need to provide onsite assistance within response resolution window.

vi. Typical Resolution time will be applicable if systems are not available to the Bank's users and customers and there is a denial of service.

For Applications that will be implemented by the bank in future, the bank will have the discretion to determine the criticality of the applications based on the bank's business requirements. The Bidder will maintain the associated IT Infrastructure based on the criticality determined by the bank and maintain the service levels accordingly.

2. Level Classifications

LEVEL	Type of Infrastructure	Function / Technology	Typical Resolution Time
I. Critical	**Criteria**	**A)** Any problem due to which 100 or more users across the branches cannot access the Business systems or more than 20 branches cannot access the Business Systems. **B)**. Failure of any of the middleware/interface component due to which the solution is not functioning. **C)**. Interruption making any functionality inaccessible or services unavailable. There is no possible alternative to make the solution available to the end users.	Incident Management: Critical Incidents to be addressed within 10 minutes of the occurrence of the issue and a workaround is to be provided within 30 minutes to mitigate the issue. Resolution for the issue is to be provided between 24 to 48 hours of the occurrence of the issue.

	Business Infrastructure	Critical Business infrastructure related to providing systems to the Bank users and customers comprising of but not limited to the following:
		IT Infrastructure at DC and DR
		1. Storage and SAN switches
		2. Core Network and Security components
		3. Power Management only for DR
		4. Servers and applications / functions at DC and such as:
		
		Critical Business Solutions
		    a. Core Banking System including interfaces
		    b. NEFT/RTGS
		    c. SMS alerts - interface	

LEVEL	Type of Infrastructure	Function / Technology	Typical Resolution Time
		d. NACH Server	
		e. Data points & Interfaces for the above mentioned applications	
		f. GST	
		g. Head Office Solution	
		h. LOS	
		i. HRMS	
		j. AML	
		k. FI for MicroATM	
		All the above stated applications and related infrastructure are considered as critical.	
		5. DC and DR network infrastructure, Core Networks and security solutions	
II. Major	**Criteria**	a. Any problem due to which 10 to 99 users cannot access the Business infrastructure system or;	• Incident Management: Major Incidents to be addressed within 30 minutes of the occurrence of the issue and a workaround is to be provided within 60 minutes to mitigate the issue. Resolution for the issue is to be
	Business Infrastructure	1. User management 2. Following solutions at DC and DR managed by the Bidder including the interfaces availability and the operating environment availability other than specific call outs: a. PFMS Interface b. AML c. HRMS d. Training/UAT e. LOS Interface	

LEVEL	Type of Infrastructure	Function / Technology	Typical Resolution Time
		f. CIBIL, DBTL, APBS, APY, PMJJY, Cheque Book - Interface g. C-KYC, e-KYC System - Interface h. EMS including Helpdesk Solution i. Antivirus & HIPS j. Backup Solution	provided between 24 to 48 hours of the occurrence of the issue.
III. Significant	**Criteria**	a. All other residuary business infrastructure not defined in "Critical" and "Major" or; b. Any incident which is classified as "Major" for which an acceptable (by Bank) workaround has been provided or; c. Any problem due to which 1 to 9 users cannot access the Business infrastructure system or;	• Scheduled monitoring activities - As per routine to be agreed (within maximum 4 hours)
	Business Infrastructure	a. Any other infrastructure not covered in "critical" and "Major"	• During business hours - Within 4 hours. • During Non-business hours the resolution should be within 4 hours of the next working day.

Note: The resolution time is not considered as uptime. The penalties during the maximum resolution time will be as applicable in the table above and for the time beyond the "maximum resolution time" the penalty will be twice the applicable penalty

3. Service Levels

I. Service Levels will include Availability measurements & Performance parameters for Domain Services measurements, Cross Functional Services, EMS Tools & Helpdesk Implementation and Reporting & Governance parameters.

II. The Bidder shall provide SLA Report on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the Bank at the end of every month containing the summary of all incidents reported and associated Bidder performance measurement for that period. Performance measurements would be accessed through audits or reports, as appropriate to be provided by the Bidder e.g. utilization reports, response time measurements reports, etc. The tools to perform the audit will need to be provided by the Bidder. Audits will normally be done on regular basis or as required by Bank and will be performed by Bank or Bank appointed third party agencies.

III. All SLA reports should be automated with no manual intervention. The Bidder should provide all the tools for Monitoring, Management and Reporting.

All SLAs pertaining to various categories are defined below:

4. Domain Services

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
1	Business Infrastructure & Systems/Solution	Availability of Business Infrastructure Elements & Systems/Solution	Availability of Business Infrastructure Elements & Systems/Solution is the time that each solution is available for intended use without any malfunctions. It is measured in minutes and calculated by (a) System Scheduled Uptime minus Scheduled Downtime minus Unscheduled Downtime, divided by (b) System Scheduled	Availability = $(U - C - D)/ (U - C)$ Refer to the below definitions of the parameters. • System Scheduled Uptime for servers (U) • Scheduled Downtime for servers (C) • Unscheduled Downtime for servers (D)	Monthly	For **critical Solution**- 99.99%	• For each 0.1% drop in availability, penalty shall be INR 50,000	EMS Tools
						For **Non-Critical** Solutions- 99.5%	• For each 0.1% drop in availability, penalty shall be INR 35,000	EMS Tools
						For **significant Solutions**- 99.00%	• For each 0.1% drop in availability,	EMS Tools

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			Uptime minus Scheduled Downtime with the result expressed as a percentage to two decimal places.				penalty shall be INR 20,000	
2	Database Management Services	Availability of the database	Database availability is the time that each instance of database is available for intended use without any malfunctions, It is measured in minutes and calculated by (a) System Scheduled Uptime minus Scheduled Downtime minus Unscheduled Downtime, divided by (b) System Scheduled	Availability = (U − C − D)/ (U − C) • System Scheduled Uptime database (U) • Scheduled Downtime for database (C) • Unscheduled Downtime for database (D)	Monthly	For **critical databases**- 99.99% For **non-critical databases**- 99.5%	• For each 0.1% drop in critical database availability penalty shall be INR 50,000 • For each 0.1% drop in non-critical database	EMS Tools/Monitoring Tool

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			Uptime minus Scheduled Downtime with the result expressed as a percentage to two decimal places.			For **significant databases**- 99.00 %	availability penalty shall be INR 35,000 • For each 0.1% drop in availability, penalty shall be INR 20,000	
3	Database management Services	System Response time	End to End response time within the DC (from the Core Banking Application to the Database and back) should be < 10 ms (milli seconds)		Monthly	99.99%	• For each 0.1% drop in non-critical database availability penalty shall be	EMS Tool/Monitoring Tool

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
							INR 30,000	
4	Storage Management Services	Storage devices Availability	The time that each storage device is available for use.	Availability = (U – C – D)/ (U – C) • Uptime for storage devices (U) • Scheduled Downtime for storage devices (C) • Unscheduled Downtime for storage devices(D)	Monthly	99.99%	• For each 0.1% drop in service level, penalty shall be INR 25,000	EMS Tools
5	Storage management Services	Adherence to Replication schedule	RPO between DC and DR should be 15 Minutes. & RTO should be 60 min	Ensure adherence to replication schedule as per Bank's policy	Monthly	99.95%	• For each 0.1% drop in service level, penalty	Bank will measure this through periodic audits based on logs to be

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
							shall be INR 10,000	provided by Bidder from the ADR solution.
6	Backup and Restore Services	Backup Success rate	Backup success rate for the Core Banking Solution, Business Critical Solutions, 3rd party applications and delivery channels.	Actual number of successful backups done/Total scheduled backups	Monthly	99.00 %	• For each 0.25% drop in service level, penalty shall be INR 20,000	EMS Tools/Monitoring Tools/ Manual
7	Backup and Restore Services	Adherence to Backup schedule	It includes both backup scheduled and backup requested.	Number of successful Backups adhered to/Total scheduled and requested backups. Default of 1 incident/month is acceptable.	Monthly	99.00%	• For each 1 % drop in service level, penalty shall be INR 30,000	EMS tools/Monitoring Tools/ Manual

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
8	Backup and Restore Services	Recovery Testing	Effectiveness of recovery testing is the measure of number of backup data that have been successfully tested for their recoverability, divided by the total number of backup data tested for recoverability, as part of a defined schedule as well as carried out on business request.	Number of successfully recovered backups/total no of backup data tested for recoverability Default of 1 incident/month is acceptable.	Quarterly	99.00%	• For each 0.5% drop in service level, penalty shall be INR 20,000	Manual
9	Network & Security Management Services	Availability - Network & Security Component (In-scope components) at DC & DR	The time that each network & security component available for use, measured in minutes and calculated by (a) Scheduled Uptime	Availability = (U – C – D)/ (U – C) • Scheduled Uptime for network components (U)	Monthly	99.9% (HA Mode); and 99.5% (Non-HA Mode)	• For each 0.1% drop in network availability penalty shall be	EMS Tools

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			minus Scheduled Downtime minus Unscheduled Downtime, divided by (b) Scheduled Uptime minus Scheduled Downtime with the result expressed as a percentage to two decimal places.	• Unscheduled Downtime for network components (D) • Scheduled Downtime for network components(C)			INR 30,000	
10	Network Management Services	Liaise with Bandwidth Service Provider(In-scope links)	In case a link at DC & DR is down or any other issues , the call should be logged with Bandwidth SP having automated/online call login facility within 5 minutes or Bandwidth SP having manual call login	Actual Calls logged with Bandwidth SP within 5 minutes/ Total calls logged with Bandwidth SP.	Monthly	99%	• For each 0.1% drop in service level, penalty shall be INR 5,000	EMS Tools

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			facility with 15 minutes of the occurrence of the problem					
11	Network Management Services	Availability – Network Component At Head office(In-scope components)	The time that each network & security component available for use, measured in minutes and calculated by (a) Scheduled Uptime minus Scheduled Downtime minus Unscheduled Downtime, divided by (b) Scheduled Uptime minus Scheduled Downtime with the result expressed as a	Availability = (U – C – D)/ (U – C) • Scheduled Uptime for network components (U) • Unscheduled Downtime for network components (D) • Scheduled Downtime for network components(C)	Monthly	99.50%	• For each 0.1% drop in network availability penalty shall be INR 1000	EMS Tools

Sl. No	Services	Infrastructure Output	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			percentage to two decimal places.					
12	Anti-virus/HIPS/DLP Management Services	Client nodes to be regularly upgraded with latest Anti-virus, HIPS & DLP patch	All the client nodes to be regularly updated with latest Anti-virus , HIPS & DLP patch	80% of the nodes are updated within 5 days of release of a new patch by the OEM & 100% nodes to be updated within 7 days of release of the patch by the OEM	Weekly	100%	For each instance of breach penalty should be INR 500 per day per branch.	Monitoring Tools/ Manual

5. Cross Functional

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
1	Incident Management	User Notifications	Notifying users of problem status and resolution	Tickets wherein users are notified of problem status/ Total tickets logged for the month	Monthly	98.00%	• For each 1% drop in service level, penalty	EMS Tools

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
							shall be INR 5000	
2	Problem Management	Problem Resolution - successful closure	This service level measures the successful closure (as per mutually agreed time-lines) of all the problem tickets raised in Helpdesk tool, post the root cause analysis having been carried out, the necessary corrective action taken and the BSCB and its DCCBs management having given the signoff expressing their satisfaction on the	Dividing the total number of successful closure of problem tickets by the total number of problem tickets raised in the Helpdesk tool	Monthly	99%	• For each 1% drop in service level, penalty shall be INR 4000	EMS Tools

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			problem management activities undertaken.					
3	Performance Measurement	Hardware Utilization	Actual Peak utilization captured in a time frame of 15 minutes interval in a 24 hours time scale to be shared with the Bank daily on the defined timeline. Hardware daily peak utilization levels of CPU,RAM,NIC and hard disk etc. exceeds 70% at any given point of time during business hours or production storage utilization levels exceeds 85% (Eighty Five percent) at any given point of time or	Reporting to the Bank as part of the daily activity	Monthly	99.00%	• For each 1 % drop in service level (comprehensively considering all system resources) for utilization of system resources, penalty shall be INR 20,000	EMS Tools

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			network equipment utilization exceeds 70%					
4	Security Management Services	Adherence to Patch Update	It includes both scheduled updates and updates requested	Actual number of updates done/Total scheduled and requested updates	Monthly	99.00%	• For each 1.0% drop in service level, penalty shall be INR 5,000	Monitoring tool
5	Security Management Services	Adherence to Bank IT policy	It includes both scheduled updates and updates requested	Percentage of updates to the Information Systems Security Policy (ISSP) and to the systems according to the ISSP	Monthly	99.00%	• For each 1% drop in service level, penalty shall be INR 10,000	Manual
6	Change and Release	Change request	Measure of successfully implementing- change	Dividing the total number of successful	Monthly	Not applicable	• For each delay in	EMS Tools

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
	Management Services	Resolution - successful closure	management (as per mutually agreed time-lines)	timely closure of change request tickets by the total number of change request tickets raised in the Helpdesk tool			day 1% penalty per day on the value of the Change Managem ent	
7	Change and Release Management Services	Planned Downtime	Planned down - time for network servicing, Storage, DB, servers services (up gradation, bug fixing, patch uploads, regular maintenance etc.) will not be more than 1 hour. This activity will not be carried out during business hours.	Calls wherein serving was completed within 1 hour or agreed threshold/ Total calls logged for network servicing	Monthly Default of 1 incident/m onth is allowed	98%	• For each 1% drop in service level, penalty shall be INR 10,000	EMS Tools

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
			However, such activities which require more than 1 hour or required to be carried out during business hours will be scheduled in consultation with the bank In case the downtime exceeds the planned hours the additional time taken for servicing will be considered for infrastructure or system downtime as per availability measurements table.					
8	Bidder Performance Management	Performance analysis &	monitor and analyze the performance of each Bidder and report	Share the performance dashboard with the	Monthly	99%	• For each week of delay or	Manual

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
		notification to the bank	a dashboard to the bank by 7th of the subsequent month	bank by 7th of the subsequent month			part thereof, Penalty shall be INR 10,000	
9	IT Service Continuity & Disaster Recovery Services	Reliability	Measure of successfully testing of DR plan (plans are tested as per Bank's policy).	No of times DR plan is tested in a year (as per Bank's policy)	Every incident	Not applicable	• Penalty shall be INR 1,00,000/- for each default.	EMS Tools
10	IT Service Continuity & Disaster Recovery Services	RTO & RPO	RPO and RTO as mentioned	As per testing report	Quarterly or as per the regulator	100%	• Penalty shall be INR 1,00,000/- for each default.	Monitoring Tools/ Manual

S. No	Services	Service Measurement	Description	Calculation	Periodicity	MSL	Penalty	Measurement Tools
11	IT Service Continuity & Disaster Recovery Services	Business Continuity	Business Infrastructure to resume from Disaster Recovery Site within 60 minutes of the Data Centre failing.	Total successful business continuity calls logged/Total Business continuity calls logged	During DR Drill & actual occurrence of scenario	100%	• Penalty shall be INR 2,00,000/- for each default.	Manual

6. Customization

Customization Priority	SLA	Penalty	Remarks
Critical (Statutory/Audit/Urgently required due to Govt. notification)	To be completed within 48 hours	Rs. 10,000/- for each day of delay	The priority of customization may be finalized by bank on case to case basis.
Others	To be completed within 1 weeks	Rs. 30,000/- for each week of delay	

7. Management, Reporting and governance

Service Details	SLA Measurement	SLA	Penalty	Measurement Tools	Remarks
Project Initiation	The Successful Bidder is expected to mobilize the team as per commencement of work for this project. Commencement of work would mean reporting of Successful Bidder's resources at the designated BSCB and DCCB/CCB Bank locations for project.	Project Manager & Technical Lead should be deployed as per the Timeline stated in the RFP	No Penalty	Manual	Bidder shall initiate that Project Manager & technical lead should be deployed Within the period defined in the RFP or 30 calendar days from the date of release of PO, whichever is earlier.
		After the due date stated in the RFP	1 (one) percent of the transition cost for every week of delay or part thereof	Manual	
Transition	The Bidder is expected to finish the transition as per transition	Transition to be completed	1 (one) percent of the transition cost	Manual	

Service Details	SLA Measurement	SLA	Penalty	Measurement Tools	Remarks
	timeline mentioned in the RFP	within the timeline specified in the RFP	for every week of delay or part thereof		
Asset management	Maximum Error Count in asset when audit is conducted for sample assets (As decided by audit committee). Data to be matched with latest asset count by the Service Provider.	Error %age	If Error %age >2 Penalty is INR 5,000 for default of each percentage or part thereof	EMS Tools	Asset count to be done quarterly by the Service Provider
Report generation	Adherence to delivery of SLA report	100%	The SLA reports to be shared with the bank by 7th of every month. For each default the penalty of INR 20,000 per week or part thereof will be charged to the bidder	EMS Tools	The indicative list of required reports is mentioned in RFP. However, BSCB and its DCCB/CCB may add or remove reports as at its discretion.
Service Improvement Plan	Submission of quarterly	90%	Penalty shall be INR 5,000 for each week of	Manual	

Service Details	SLA Measurement	SLA	Penalty	Measurement Tools	Remarks
	improvement plan and implementation report		delay or part thereof.		
Program Manager and Technical Lead	No change in these resources for minimum 1 year from the contract date and maximum 2 changes in the complete contract term (*the Program Manager should not be rotated to other clients of the Service Provider under the contract period).	100%	Penalty shall be INR 50,000 for each default beyond the agreed the threshold.	Manual	If the resource leaves because of attrition, the same would not be considered for any penalty computation.
Resource availability	Attendance for support personnel, L1 and L2 engineers. (covers all the locations) Minimum attendance level on monthly average is 95% of agreed deployment.	No of days below minimum attendance level	Penalty shall be INR 10,000 for every 1% default or part thereof below the agreed threshold	Manual	

- Liquidated Damages for SLA defaults

    I.   *Service Level Default*

Service Level will be measured on a monthly basis.

The Bidder's performance to Service Levels will be assessed against Service Level requirements for each criteria mentioned in the Domain Services, Cross Functional Services and Management, Reporting and governance measurement table of the Service Level Agreement.

A Service Level Default will occur when:

The Bidder fails to meet Minimum Service Levels, as measured on a monthly basis, for a particular Service Level.

II.   *Service Credit Computation*

In the event of a Service Level Default, the Bidder shall pay the Bank a Service Credit that will be computed in accordance with the following formula:

Monthly Service Level Default = Minimum Service Level – Monthly Actual Service Level

Service Credit = Monthly Service level default X Associated Penalty

In the event that a Service Level Default has occurred for more than one service level requirement, the sum of the corresponding Service Credits shall be credited to the Bank.

The Bidder shall review with the Bank, on a monthly basis from the start of Contract Execution, any entitlement of the Bank to a Service Credit.

The total amount of Service Credit that the Bidder is obligated to pay the Bank shall be reflected on the invoice provided to the Bank in the quarter after the quarter in which the Service Levels were assessed. The Bank shall be entitled to deduct the Service Credit amount from the amounts payable by the Bank to the Bidder as per the invoice.

ANNEXURE 16: REPORTS (EMS)

Tender RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

The indicative reports required by the bank as tabulated below:

S.no	Report Name	Phase	Report Status	Tower	Description
		Transition, **S**teady State, **B**oth			
1	Utilization-hardware	B	Weekly	Monitoring & Operations	All in scope servers, storage, network devices, security devices, tape library and other in scope hardware utilization
2	Availability Report	B	Weekly	Monitoring & Operations	Daily Availability report of in scope infrastructure & services
3	Batch job counts and failures	B	Monthly	Monitoring & Operations	Production support
4	Hardware Issues	B	Weekly	Monitoring & Operations	Hardware failure analysis, trending
5	Patching	B	Monthly	Monitoring & Operations	Monthly description of newly released patches
6	Vulnerabilities	B	Daily	Monitoring & Operations	Description of newly released works, viruses, vulnerabilities
7	Daily issues report	B	Daily	Monitoring & Operations	List of daily application and server issues / outages
8	Recurring issues report	B	Monthly	Monitoring & Operations	List of recurring application and server issues / outages
9	Monthly Infrastructure Capacity & Planning Report	B	Monthly	Monitoring & Operations	Monthly report reporting and analyzing infrastructure capacity and performance
10	Escalation Reports	B	Weekly	PMO	Articulates escalated events over the past week, the status, and the outcome for resolved issues

S.no	Report Name	Phase	Report Status	Tower	Description
11	Regulatory compliance reports	B	Quarterly	PMO	Depicts the state of audit readiness
12	Audit Report	B	Quarterly	PMO	Non-Conformances identified and Action Items identified with deadlines
13	SLA Performance credits and performance report	B	Monthly	PMO	Report showing the SLA credits and performance
23	EMS Dashboard Report	B	Monthly	Monitoring & Operations	Report and analyze monitoring and operations performance, including Services and Volumes, Compliance, and Service Levels and Performance
15	Incident Report	B	Monthly	Monitoring & Operations	Report Incidents managed by operations, categorized by line of business, business segment, criticality, and overall totals
23	Change Management Report	B	Weekly	Monitoring & Operations	Weekly Status of change requests
17	Problem Management Report	B	Weekly	Monitoring & Operations	Weekly Status of problem tickets
18	Database Performance Report	B	Weekly	Monitoring & Operations	Weekly performance of DB parameters
19	Server Performance Report	B	Weekly/ Monthly	Monitoring & Operations	Weekly performance of servers
20	Backup Reports	B	Daily	Monitoring & Operations	Daily Backup success & failure report
21	Network Performance	B	Weekly	Monitoring & Operations	Weekly Network Performance report

S.no	Report Name	Phase	Report Status	Tower	Description
22	IMAC Change Request Report	B	Monthly	Help desk	Report quality and timeliness for IMAC Change requests
23	Help Desk Report	B	Weekly/ Monthly	Help desk	Report Help Desk statistics, including first call resolution, abandonment rate, incident accuracy and resolution, average speed of answer, and contact method and type
24	Systems management reporting	B	Monthly	Hosting	Servers and network devices being monitored on which software
25	Monthly Service Dashboard	S	Monthly	All	Service Dashboard that depicts each of the domain's results
26	Number of Incidents by Type (HW / SW) by Severity	B	Monthly	All	This report demonstrates the total number of Incidents (from ticketing tool) categorized by Hardware or Software, and further broken down into Severity Level and type of Incident which occur over the given measurement window. 100% of Hardware Devices and Software are monitored.
27	Service Level Reports	B	Monthly	PMO	Monthly reports to confirm adherence to agreed service levels
28	Adhoc reports	B	Daily/Weekly/Monthly	Any	as & when required by the bank
29	Project Reports	B	Daily/Weekly/Monthly	PMO	New Projects handholding status report, Milestones achieved / Deviations observed, Issues identified, Action Items identified

ANNEXURE 17: CONSORTIUM DETAILS

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

(To be submitted on Bidder's Letter head)

Sr. No.	Role	Name of Company	Responsibility	Products / Services Offered
1	Bidder		Overall Project delivery System Integration	
2	Software Provider		Provide Core Banking Package	
3	Software Integrator			
4				
5				
6				
7				
8				
9				

ANNEXURE 18: CONFIRMATION TO ELIGIBILITY CRITERIA

Mandatory Qualification Criteria for the Prime Bidder

The qualification criteria and supporting documents to be submitted by the bidders are as follows:

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The prime bidder and consortium partners (in case of consortium) should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22,2022-23,2023-24) Note: a. The turnover should be from IT / ITES. b. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last three financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted.
3.	The prime bidder should have a positive net worth in the last three financial years (FY 2021-22, FY 2022-23 & FY 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted.
4.	The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects with any Central / State Government / PSUs / BFSI in the last five (5)	Copy of work order / client certificate / contract copy And Project completion certificate issued by the client specifying the project details and value.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	years (from FY 2019-24) for minimum project cost of INR 30 Crore amongst which the following value specified has to be included in the criteria mentioned herein: a. One project of value not less than INR 30 crores including taxes OR b. Two projects each of value not less than INR 15 crores including taxes OR c. Three or more projects each of value not less than INR 10 crores including taxes.	In the case of an ongoing project, a phase completion certificate (provided by the client) should be submitted.
5.	The prime bidder must provide self-attested scanned copies of PAN card, GST Registration Certificates	Self-attested copies of the documents.
6.	The prime bidder should have the below quality certificates that are valid as of bid submission date. a. ISO 9001:2000 and ISO 27001:2013 b. Minimum CMMI Maturity Level 3 certification	Self-attested copies of the certificates.
7.	The prime bidder must not be blacklisted/ banned/convicted by any court of law for any criminal or civil offense / declared ineligible by any entity of any State Government or Govt. of India or any local self-government body or public sector undertaking in India for participation in future bids for unsatisfactory performance, corrupt, fraudulent or any other unethical business practices or for any other reason, as on date of submission.	Self-declaration Only
8.	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to the Lead bidder in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications.	The bidder has to submit MAF (as per the format given in Annexure 19) from the OEMs.

Mandatory Qualification Criteria for CBS and Allied Applications OEM

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed CBS OEM should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The proposed CBS application OEM should have minimum CMMI Maturity Level 3 certification.	Valid copy of certificates to be provided.
3.	The proposed CBS application OEM should have the development center in India.	Documentary evidence to be provided.
4.	The CBS application OEM should have positive net worth for the last 3 FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted
5.	The Proposed CBS application should have been implemented/ongoing support in at least 2 (Two) State Cooperative Banks in India and 2 (Two) District Central Cooperative Banks in India in the last 5 years.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank.
6	The OEM of the proposed applications should certify that the prime bidder or its any of the consortium partner to be the OEM's Authorised Implementation & Support Service Partner (if the OEM is not implementing directly).	OEM should provide authorization on their letterhead signed by the authorized signatory of OEM. (In case OEM is responsible for the implementation & service support on their own, OEM should provide a self-declaration mentioning the same signed by their authorized signatory.)

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
7	The proposed allied applications should have been implemented in atleast 1 (One) State Cooperative Bank in India or 1(One) District Central Cooperative Bank in India in the last 5 years. 1. Anti Money laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro-ATM Client Application and FI	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank.

Multi-Channel Gen AI Virtual Assistant OEM

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed OEM should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The OEM should have at least five(5) implementations with Central / State / Local government / PSU / BFSI with at least One(1) order value of INR 3 Crore or more in the last three years.	Work order/PO/LOA/certificate of completion from client(s).
3.	Virtual Assistant OEM should have experience of at least one implementation of Video Bot with a government or private agency	Work order/PO/LOA/certificate of completion from client(s).
4.	Virtual Assistant OEM should have experience in developing conversational dashboards.	Work order/PO/LOA/certificate of completion from client(s) for such project.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
5.	The OEM should have an average turnover of INR 5 Crores revenue in the last 3 financial years (2021-22, 2022-23 and 2023-24).	CA certificate indicating turnover for the last three (3) financial years.
6.	The OEM should have positive net worth for the last 3 FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted
7.	The OEM should have valid ISO 27001 certification as on bid submission date.	Valid copy of certificate as of bid submission date.

DC-DR infrastructure provider

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The DC-DR Infrastructure provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013. For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2.	The proposed Data Centres should be Tier 3/Rated 3 certified.	Copy of the relevant certificates to be provided.
3.	The proposed Data Centres should be successfully STQC audited & PCI-DSS certified	Copy of the relevant certificates to be provided.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
4.	The DC-DR Infrastructure provider should have prior experience in the management of IT infrastructure at the DC and DRC(on-premises/Hosted/IAAS) including Servers, Storage, and Network & Security Equipment(s) in at least two (2) Banks (STCB/PSU/DCCB/RRB/PVT Bank) in India in last 5 years.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank. (excluding Payment Banks and Small Finance Banks).
5.	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: d. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last four financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted.
6.	The DC-DR Infrastructure provider should have positive net worth for the last 3 FYs (2021-22, 2022-23 and 2023-24). Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted

NFS-Switching Services

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
1.	The proposed NFS switching solution provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited	For Company – Self-attested copy of the certificate of registration under the Companies Act 1956 / 2013.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	Liability Partnership Act, 2008 and operating with an office in India for the last five years.	For Partnership Firm - Self-attested copy of the certificate of registration under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act.
2	The proposed NFS switching solution provider should have a minimum average Annual Turnover of INR 25 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	Audited statement of profit and loss account (with its "NOTES" if any available in statement) for the last three financial years. And Turnover certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, the provisional turnover certificate issued by the CA for the FY 2023-24 will be accepted
3	The proposed NFS switching solution provider should have positive profit before tax (PBT) in the the last three financial years (2021-22, 2022-23, 2023-24)	Profit and Loss Account Statement (with its "NOTES" if any available in statement) along with independent auditor's report for last three years. If audited balance sheet for FY 2022-23 is not available, then provisional CA certificate to be provided
4.	The proposed NFS switching solution provider should have a positive net worth in the the last three financial years (2021-22, 2022-23, 2023-24) Note: Net worth of any parent, subsidiary, associated or other related entity will not be considered.	Audited balance sheet (with its "NOTES" if any available in statement) for the last three financial years. And Copy of the net worth certificate issued by the Chartered Accountant for the three financial years. Note: If audited statements for the FY 2023-24 is not ready, provisional net worth certificate issued by the CA for the FY 2023-24 will be accepted.
5.	The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least five SCB / DCCB / RRB / Small Finance Bank / PSU Bank / Pvt. Banks in India in the last five years and	Credential Letter from the Client or Copy of Purchase Order/ Contract Document where ATM switch along with allied applications is live.

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks).	
6.	The proposed NFS Switch Provider should have provided/should be providing IMPS switch and solution to at least five(5) SCB / DCCBs / RRBs / PSU Banks /PVT Banks in India in last five years & UPI switch and solution to at least five(5) SCB / DCCBs / RRBs / PSU Banks / Pvt. Banks in India in last 3 years and proposed Switch solution must have handled /handling at least 3,00,000 transactions monthly.	Credential Letter from the Client or Copy of Purchase Order/ Contract Document where Mobile Banking, IMPS &UPI switch is live along with Reconciliation. Self declaration from bidder about the numberd of of trasnaction
7.	The proposed NFS Switch Provider should have been providing minimum five support services out of the list of services mentioned below (driving ATMs, e-Commerce (Including 2FA/AFA), EMV RuPay Transactions, Card Management, EJ Pulling, Reconciliation, Fraud Risk Management, Online Dispute Management System (ODR/UDIR), ATM Monitoring services, Call Center Management) in at least four(4) SCBs / DCCBs / RRBs / PSU Banks / Pvt. Banks / Small Finance Banks / RRBs in India for at least last one year as on the date of bid submission.	Credential Letter from the Client or Copy of Purchase Order/ Contract Document with the reference letter from the client mentioning the date of issuance of the letter and the services being provided (The Letter should be issued post the date of RFP being published by The Bank) Activity wise multiple PO will be accepted.
8	The proposed NFS Switch Provider should have executed at least One(1) Mobile banking project along IMPS, UPI & Interfacing with BBPS in SCBs / DCCBs / RRBs / PSU Banks /Pvt. Banks / Small Finance Banks / RRBs in India during last Five (5) years	Credentials from clients in form of Purchase Orders / Contract Agreement/Client certificate etc. is required
9.	The proposed NFS Switch Provider should be the IPR owner of valid ATM Switch, IMPS & UPI switch and driving, authorization, transaction processing of all related switching services on end-to-end basis, on hosted platform, as application service provider.	Self-Declaration along with IPR copies of owning the IPR.
10.	The proposed NFS Switch Provider should have carried out a minimum of one successful migration/transformation from one ATM switch solution, including migration of existing switch customizations for minimum one bank in India.	Credential Letter from the Client or Copy of Purchase Order/ Contract Document with the reference letter from the client.
11.	The proposed NFS switching solution provider should have 24x7 operations team to manage the ATM	Self-Declaration from the Bidder on Bidder's letterhead

Sl. No.	Qualification Criteria	Mandatory Supporting Document(s) to be Submitted
	Switch setup at Primary and Disaster Recovery data centers in INDIA.	
12.	The proposed NFS switching solution provider should not have been blacklisted at the time of submission of the bid by any regulator/statutory body/any government department/PSU/ PSE/Financial Institution or banks in India.	Self-Declaration from the Bidder on Bidder's letterhead
13.	The proposed NFS switching solution provider should have its own technical support center in India.	Self-Declaration of the Bidder on Bidder's letterhead
14.	The infrastructure where the proposed ATM Switch solution is hosted should be PCI DSS and ISO 27001:2013 certified as on the date of bid submission	Copy of valid Certifications.
OEM Solution Experience		
15.	The proposed NFS switching solution provider should be an approved ASP vendor of NPCI	Copy of relevant Certificate
16.	The proposed solution hosted ATM, IMPS, UPI Switch should have currently interfaced with National Financial Switch (NFS), IMPS & UPI switch of NPCI.	Relevant Certificates/Self-Declaration from the Bidder
17.	The proposed switch must be having PA-DSS compliant	Copy of valid Certifications

ANNEXURE 19: MANUFACTURER'S AUTHORISATION FORM

Note: This authorization letter should be printed on the letter head of all the original equipment manufacturer (OEM) and should be signed by a competent person having the power of attorney to bind the manufacturer.

RFP Ref. No.: HO/IT/1003 Dated: 28/08/2024

Date:__/__/2024

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar

Dear Sir,

Sub: RFP No.: HO/IT/1003 Dated: 28/08/2024

We who are established and reputable manufacturers/ producers of _____ having factories/ development facilities at (address of factory/ facility) do hereby authorize M/s _____ (Name and address of the bidder) to submit a Bid, and sign the contract with you against the above Bid Invitation. We hereby extend our full guarantee and warranty for the Solution, Products and services offered by the above firm against this Bid Invitation.

We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products manufactured or distributed by the Bidder:

- Such Products as the Bank may opt to purchase from the Bidder, provided, that this option shall not relieve the Bidder of any warranty obligations under the Contract; and

In the event of termination of production of such Products:

- Advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and

- Following such termination, furnishing at no cost to the Bank, the blueprints, design documents, operations manuals, standards, source codes and specifications of the Products, if requested.

We duly authorize the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

We further certify that, in case the authorized distributor/ system integrator is not able to meet its obligations as per contract during contract period, we, as the OEM, shall perform the said obligations with regard to their items by ourselves or through alternate & acceptable service provider.

Place:

Date: Seal and signature of the OEM

ANNEXURE 20: MINIMUM ON-SITE DEPLOYMENT LEVEL

Tender Ref No.: RFP No.: HO/IT/1003 Dated: 28/08/2024

Bidder shall at minimum deploy the resources as per the minimum deployment level mentioned below.

Bidder should independently arrive at the sizing and deployment plan to meet the RFP requirements (As per scope of work and SLAs) adhering the minimum deployment level. Bidder shall deploy resources at no extra cost if the proposed deployment does not meet the RFP requirements and SLAs

Sr. No	Resource	Location of the Resource	Minimum no. of Resources Per Shift	Total Number of shifts	Resource Count	Service Window
1	Project Manager	HO of BSCB	1	1	1	During Business hours
2	L2 Support for CBS and Allied Applications	HO of BSCB	2	1	2	During Business hours
3	L1 Support for CBS and Allied Applications	HO of BSCB	2	1	2	During Business hours
4	L1 Infrastructure + Branch Network Management	HO of BSCB	2	2	4	During Business hours
5	L2 - Network & Security	HO of BSCB / DC	1	1	1	During Business hours
6	Call Center Agent	HO of BSCB	2	2	4	During Business hours

The above resource count doesn't take into account the resources required for implementation of EMS & helpdesk tools and transition.

The Project Manager to be responsible & single point of contact for application as well as the entire infrastructure of the Bank.

The L3 support for infrastructure & network can be provided from Bidders NOC.

The L3 support for applications has to be provided by OEM only.

ANNEXURE 21: COMMERCIAL BID COVER LETTER

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar.

RFP No.: HO/IT/1003 Dated: 28/08/2024

Sub: Reg REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Service Model for Bihar State Co-operative Bank & its 23 DCCBs.

Dear Sir**:**

Having examined the Tender Documents including all Annexure, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best commercial rates to provide consulting services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.

If our Bid is accepted, we undertake to complete the project within the scheduled timelines. We confirm that this offer is valid for 180 days from the last date for submission of Tender Documents to the BSCB and its DCCBs.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We agree that BSCB or its DCCBs. is not bound to accept the lowest Bid or any Bid, or the BANKS may reject all bids.

Authorized Signatory Designation:

Company:

Stamps:

Date:

ANNEXURE 22: BACKUP AND RESTORATION PLAN

To,

The Managing Director,

The Bihar State Co-operative Bank Ltd.

Ashok Rajpath, Patna – 800004, Bihar.

RFP No.: HO/IT/1003 Dated: 28/08/2024

Sub: Reg REQUEST FOR PROPOSAL (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Service Model for Bihar State Co-operative Bank & its 23 DCCBs.

Dear Sir,

This with reference to your RFP **Selection of System Integrator for Core Banking Solution, Allied Applications on CAPEX model and required Infrastructure on Service Model for Bihar State Co-operative Bank & its 23 DCCBs.**

We, <Bidder Name> here by confirm that Backup, Archival will be followed for BSCB and its 23 (thwenty three) DCCBs separately. There will be no correlation/coexistence of multiple banks data kept under each tape/disc. We will be responsible for restoration drill activity under separate environment to the banks as defined in the Backup and Restoration Plan. We undertake, if our bid is accepted, to deliver services in accordance with the prepared plan.

Encl: **Backup and Restoration Plan**

Yours   faithfully,
Authorized
Signatory

Designation

Bidder's name

Note:

Bidder to include backup of all Switch level hits/ Card Base details of the banks which includes both (Financial, Non-Financial Data, Logs Generated, Metadata etc).

1. Mention Log Backup: 15Minutes Frequency
2. Mention Data Backup: Daily Full Backup, and Monthly Full Backup,
3. Mention Data Archival: Yearly Archival
4. Mention Restoration Drill of Backup data: Bi-annually
5. Mention Restoration Drill of Archived Data: Annually