



Punjab & Sind Bank

(A Govt. of India Undertaking)

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Punjab & Sind Bank

Request for Proposal for "Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications".

Tender No. PSB/HOIT/RFP/161/2021-22

Dated 19.07.2021

Head office:

Bank House, 21, Rajendra Place

New Delhi - 110008

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List of Abbreviations

Acronym	Full Form
ADEPT	Automatic Data Extraction Project
MIS	Management Information System
ADF	Automated Data Flow
RBI	Reserve Bank of India
CIMS	Centralized Information Management System
RFP	Request for Proposal
GST	Goods and Services Tax
EMD	Earnest Money Deposit
CBS	Core Banking Solution
PBG	Performance Bank Guarantee
SI	System Integrator
DC	Data Centre
DR	Disaster Recovery
EFT	Electronic Fund Transfer
LLMS	Loan Lifecycle Management System
EWS	Early Warning Signals
DMS	Document Management System
ALM	Application Lifecycle Management
CTS	Cheque Truncation System
SWIFT	Society for Worldwide Interbank Financial Telecommunication
ECS	Electronic Clearing System
XML	Extensible Markup Language
XBRL	Extensible Business Reporting Language
JSON	JavaScript Object Notation
EOD	End of Day
RCA	Root Cause Analysis
GOI	Government of India
NEFT	National Electronics Funds Transfer
RTGS	Real Time Gross Settlement
SIEM	Security Information and Event Management
EMS	E-Health Management System

UPI	Unified Payments Interface
BHIM	Bharat Interface for Money
SPGRS	Standardized Public Grievances Redressal System
CIN	Corporate Identity Number
GUI	Graphical User Interface
TCO	Total Cost of Ownership
OWASP	Open Web Application Security Project
CERT	Computer Emergency Response Team
SDLC	Software Development Life Cycle
ISO	International Organization for Standardization
CMMI	Capability Maturity Model Integration
CASA	Current Account Savings Account
TD	Term Deposit
CDR	Centralised Data Repository
UAT	User Acceptance Testing
GBM	Government Business Module
NPCI	National Payment Corporation of India
DAR	Data Archival and retrieval
FI	Financial Inclusion
PFMS	Public Financial Management System
EMS	Enterprise Management System
OS	Operating System
DB	Data Base

KEY INFORMATION

Particulars	Details
Tender Number	PSB / HOIT/RFP/ 161 /2020-21
Tender Title	Request for proposal for “Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications”.
*Participation Fee (Non-Refundable)	Rs. 10,000 + 18 % GST (Non-refundable) should be submitted online only in favour of Punjab & Sind Bank on or before last date of bid submission in the following account: IFSC Code:PSIB0021509 Bank & Branch: Punjab & Sind Bank, Sector 44, Gurugram Account No.: 1509110000216 (14 digits)
Bid Security Declaration	All the Bidders to fill the Bid Security Declaration form as per Annexure XII
Bid Validity	180 days
Date of Publishing the tender on Bank's Website	19.07.2021
Last Date for submission of Pre-Bid Query	29.07.2021 17:00Hrs. (Queries must be mailed to hoit.tenders@psb.co.in only as per Annexure XV in MS- excel format quoting tender reference number in the subject)
Date and Time for Pre Bid Meeting	04.08.2021,15:00Hrs.
Last Date and time for submission of Bids	13.08.2021,15:00Hrs.
Date and Time of opening of Technical Bids	13.08.2021, 16:00Hrs.
Date and Time of opening of Indicative Commercial Bids	To be notified later to the qualifying bidders only.
Place of submission and opening of Bids	Punjab & Sind Bank, HO IT Department, Second Floor, Plot No. 151, Sector 44, Gurugram-122003, Haryana.
Contact Persons for any clarifications/ Submission of Bids	Sh. Gaurav K Yadav-Asst. Gen. Manager (IT) - +91- 9555813220 Sh. Anoop K Shukla -Chief Manager (IT)+91- 8130107509

*All MSEs(Micro & Small Enterprises) having registration as per provisions of the Public Procurement Policy for Micro and Small Enterprises i.e. District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum or any other body specified by Ministry of MSME and Start-ups (recognized by DIPP) are exempted from submission of Participation Fee and EMD only. Relevant certificates should be submitted by the bidder in this regard to avail exemption. Also, copy of valid MSME/NSIC registration Certificate bearing registration no. to be submitted.

Note:

1. The above dates are tentative and are subject to change without any prior notice or intimation. Notwithstanding anything contained in this document, Bidders shall confirm with the Bank the venue, date and time, one day prior to any of the above scheduled event.
2. If any of the dates given above happens to be Holiday in Haryana, the related activity shall be undertaken on the next working day at the same time.
3. All Claims made by the Bidder will have to be backed by documentary evidences.
4. Bidders to ensure to get themselves registered timely on e-procurement site, managed by Bank's service provider M/s C1 India Pvt. Ltd. as detailed in the RFP, at least two working days before the bid submission date, to avoid last moment issues.
5. Bidders are required to strictly submit their bids in personal and in electronic form too using the e-procurement system at <https://psb.eproc.in> by using their digital certificates of class III and above (both encryption and signing). Bidders are advised to keep digital certificates (or tokens) ready at time of submission of bid. Use of Digital Certificate is mandatory for participation in e-tendering process. Bidders should ensure that Digital token has not expired or corrupted at the time of e-tendering process. In case of any clarification/ queries regarding online registration/ participation, Bidders may reach out to: Email: psbsupport@c1india.com Ph: 0124-4302033/36/37.
6. Bidders should submit bids well before time rather than waiting for last moment to avoid any technical glitches or networking issues etc. at their end.
7. Bidders are requested to use a reliable internet connection (data cable / broad band) to safeguard themselves. Bank is not responsible for telephone line glitch, internet response issues, hardware hangs etc., at bidder's end.

No Claim of any bidder shall be entertained, whatsoever for delayed submission of their bid at any stage because of any reason. Therefore, bidders are advised to submit their bids well before the scheduled time.

1. INTRODUCTION

1.1 INTRODUCTION

Punjab & Sind Bank (hereinafter referred to as 'PSB' or the 'Bank'), one of the leading nationalized Banks of the country, has a national presence through a widespread network of 1500 plus branches/offices all networked under Centralized Banking Solution. It also has a network of more than 1000 ATM(s) spread across the country including onsite and offsite ATMs as well. With more than 114 years of customer services, the Bank has a large satisfied clientele throughout the country. The Bank's Head Office is at Rajendra Place, New Delhi and its Department of Information Technology is at 2nd Floor, Plot No-151, Sector-44 Gurugram. For enhancing customer convenience levels and overall inter-branch efficiency, the bank has been a frontrunner in implementing various IT enabled products.

Punjab & Sind Bank intends to select vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

The period of contract shall be for a period of five years. The contract period will start from the date of Go Live of the solution.

1.2 DISCLAIMER

- I. The information contained in this Request for Proposal Document (RFP Document) or subsequently provided to Bidder/s, whether verbally or in documentary form by or on behalf of the Punjab & Sind Bank or any of their representatives, employees or advisors (collectively referred to as – Bank Representatives), is provided to Bidder(s) on the terms and conditions set out in this RFP Document and any other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.
- II. This RFP Document is not an agreement and is not an offer or invitation by the Bank Representatives to any party other than the entities who are qualified to submit their Proposal (Bids). The purpose of this RFP Document is to provide the Bidder with information to assist the formulation of their Proposal. This RFP Document does not purport to contain all the information each Bidder may require. This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.
- III. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.
- IV. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.

- V. The Bidder is expected to examine all instructions, forms, terms and specifications in the RFP Document. Failure to furnish all information required by the RFP Document or to submit a Bid not substantially responsive to the RFP Document in all respect will be at the Bidder's risk and may result in rejection of the Bid.
- VI. The Bank may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP Document.
- VII. The Bank makes no representation or warranty and shall incur no liability, whatsoever, under any law, statute, rules or regulations on any claim by any bidder or if any potential Bidder makes in case of failure to understand the requirement and respond to the tender document. If there are conflicting points in this tender document, the Bank reserves the right to take a position on the conflicting issue which will be binding on the Bidder any time during the period of contract and no appeal will be entertained in this regard.

1.3. For Respondent Only

The RFP document is intended solely for the information of the party to whom it is issued ("the **Recipient**" or "the **Respondent**" or "the **Proponent**") and no other person or organization.

1.4. Costs Borne by Respondents

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

1.5. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement to the full satisfaction of the Bank.

1.6. Recipient Obligation to Inform Itself

The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

1.7. Evaluation of Offers

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

The issuance of RFP document is merely an invitation to offer and must not be construed as any contract or arrangement which may result from the issue of this RFP document or any investigation or review carried out by a Recipient.

1.8. Errors and Omissions

It is understood, acknowledged and agreed that while this RFP includes specific requirements and specifications for the Work, the Bank shall not be held liable for any errors or omissions in any part of

the Bid Document. While the Bank has used considerable effort to ensure an accurate representation of information in the Bid Document, the information contained in the Bid Document is supplied solely as a guideline for Proponents/Recipient. The information is not guaranteed or warranted to be accurate by the Bank, nor is it necessarily comprehensive or exhaustive. Nothing in the Bid Documents is intended to relieve the Proponents/Recipient from forming their own opinions and conclusions with respect to the matters addressed in the Bid Documents.

There will be no consideration of any claim, after submission of Bids, that there is a misunderstanding with respect to the conditions imposed by the Contract/RFP.

If a Proponents/Recipient finds discrepancies in, or omissions in the bid document, or is in doubt as to their meaning, the Proponent shall notify the Designated Official in the Bank, who reserves the right, for any reason to issue a written addendum/ corrigendum to Proponents/Recipient at any time prior to the Bid closing. Addendum / corrigendum issued during the RFP period shall be construed as part of RFP.

The Bank will assume no responsibility for oral instructions or changes.

1.9. Acceptance of Terms

A Recipient will, by responding to Bank RFP, be deemed to have accepted the terms as specified in this RFP document.

ADF-MIS RFP (Punjab & Sind Bank)

2. RFP RESPONSE TERMS

2.1. RFP Closing Date

Any RFP Response will not be received after 13.08.2021

2.2. Late RFP Policy

RFP received at the above mentioned location after the specified time and date will not be accepted by the Bank.

2.3. Cost of RFP Document

Participation Fee--Rs. 10,000 + 18 % GST (Non-refundable) should be submitted **online only** in favour of "Punjab & Sind Bank" on or before last date of bid submission in the following account:

IFSC Code: PSIB0021509

Bank & Branch: Punjab & Sind Bank, Sector 44, Gurugram

Account No.:15091100000216 (14 digits)

It may be noted that amount will not be refunded to any prospective bidder under any circumstances including cancellation of RFP.

2.4. BID Validity Period

BIDs will remain valid and open for evaluation according to their terms for a period of at least 180 days from the time the BID submission process closes on the deadline for lodgement of RFP.

2.5. Notification

Bank will notify the Respondents in writing as soon as practicable about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.

2.6. Disqualification

Any form of canvassing/lobbying/influenceregarding short listing, status etc. will be a disqualification.

2.7. Language of Bids

The bids prepared by the bidder and all correspondence and document relating to the bids exchanged by the bidder and Bank, shall be written in English language only.

2.8. Format of Bids

Eligibility, Technical & Commercial bids shall be submitted in separate sealed sub-envelopes super scribing:

"Eligibility Bid for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its

integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications submitted by M/s _____ on top of the sub-envelope containing the Eligibility bid.

“Technical Bid for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications submitted by M/s _____ “on top of the sub-envelope containing the technical bid.

“Commercial Bid for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications submitted by M/s _____ on top of the sub-envelope containing the Commercial bid.

These three separate sealed sub-envelopes should be put together in another sealed master envelope super scribing Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications having Tender Reference no _____ submitted by M/s _____”.

a) Eligibility Bid

1. Cover Letter as given in Annexure I.
2. Duly filled Annexure III – Compliance to Eligibility Criteria.
3. Duly filled Annexure XIII – Performa for Integrity Pact.
4. Supporting credential letters or copies of documentation from clients.

b) Technical Bid

Technical Bid will contain all the supporting documents regarding Technical Specifications and Functional Specifications as per Annexure VI, etc. mentioned in the RFP, and **NOT contain any pricing or commercial information at all.** Technical bid documents with any commercial information will be rejected.

The technical bid envelope should also include a brief write up relating to their capability, past experiences as implementer ADF-MIS (Automated Data Flow & Management Information System), CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution including Hardware & Software and its integration with Core Banking and various other applications as per Annexure XVI.

The technical bid envelope should also include a synopsis of their responses to the RFP, not exceeding 15 pages.

In the first stage, only Technical Bids will be opened. Evaluation of technical bid will be done for only those bidders who satisfy all the eligibility criteria. Bidders confirming compliance to all the terms & conditions of RFP document (technical bid) shall be short-listed for second stage (Commercial bid). **A photo copy of original Commercial offer with prices duly MASKED be submitted along with the Technical Bid.** Bank reserves the right to reject any bid submitted without masked commercial.

c) Commercial Bid

In the second stage, the Commercial Bid of only those bidders, whose technical bids are short listed, will be opened. Bidders will have to quote commercials according to the commercial offer format Annexure XI. The Commercial Bid should not contradict the Technical bid in any manner. The prices quoted in the commercial bid should be without any conditions.

Technical Bid and Commercial Bid must be submitted properly filed with indexing at the same time, giving full particulars in **separate sealed envelopes** at the Bank's address given below, on or before the schedule given above. All envelopes should be securely sealed and stamped. **The sealed envelope containing Commercial bid must be submitted separately to the Bank.**

All Formats and Annexure should be stamped and signed by an authorized official of the bidder's company. 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.

Only one Submission of response to RFP by each bidder will be permitted. Any bids made through partnerships / consortium will not be accepted.

2.9. Bid Securing Declaration:

The Bidders shall submit a Bid Securing Declaration (as per Annexure XII) in a sealed envelope.

a. In case the Bid Securing Declaration is not received within the stipulated time then bank reserves the right to forthwith and summarily reject the Proposal of Bidder without providing any opportunity for any further correspondence by the Bidder.

b. The Bid Securing Declaration will be executed if the bidder:

- i. Fails to honor submitted bid; and/or
- ii. If the Bidder withdraws its bid during the period of bid validity; and / or
- iii. Fails to sign the contract in line with the terms of the RFP; and/or
- iv. Fails to furnish performance Bank Guarantee in the format as per Annexure; and/or
- v. Fails to sign the contract and submit the Performance Bank Guarantee within 30 days of acceptance of Purchase Order; and/or
- vi. If the Bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information.
- vii. In case of shortlisted bidder does not participate in the reverse auction at least by way of logging in.

c. The decision of the Bank regarding execution of Bid Securing Declaration shall be final and binding on the Bidders & shall not be called upon in question under any circumstances

2.10. Authorized Signatory /Personnel

The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization must sign the Bid. The designated personnel should have the POA clearly mentioning his / her authority to sign the bid on behalf on company/organisation be authorized by a senior official of the Organization having such authority to do so. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company/organisation shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.

2.11. Cost of Bidding

The Bidder shall bear all the costs associated with the preparation and submission of their bid and Punjab and Sind Bank, hereinafter referred to as The Bank, will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

2.12. Authentication of Erasures/Overwriting, etc.

Any inter-lineation, erasures or overwriting shall be valid only if the authorized person(s) has signed such inter-lineation, erasures or overwriting in the bid.

2.13. Amendment of Bidding Documents

At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Documents through amendments at the sole discretion of the Bank. All amendments shall be uploaded on the Bank's websites (www.punjabandsindbank.co.in) and will be binding on all those who are interested in bidding.

In order to provide prospective Bidders a reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids.

2.14. Bid Currency

Prices shall be expressed in the Indian Rupees only.

2.15. Non-transferable Tender

This tender document is non-transferable tender. Only the bidder, who has purchased this tender form, is entitled to quote.

2.16. Modification and/or Withdrawal of Bids

Bids once submitted will be treated as final and no further correspondence will be entertained in this regard. No bid will be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid, if bidder happens to be successful bidder. A bidder can submit only one bid.

2.17. Contacting the Bank

Any effort by a bidder to influence the Bank in evaluation of the Bank's bid, bid comparison or contract award decision may result in the rejection of the Bidders' bid. Bank's decision will be final and without prejudice and will be binding on all parties.

2.18. Banks right to Accept or Reject any or all Bids

The Bank reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the Bank's action. The Bank reserves the right to accept or reject any technology proposed by the bidder. The Bank reserves the right to select more than one bidder keeping in view its large requirements.

2.19. Clarification of Bids

During the bid evaluation, Bank may, at its discretion, ask the bidders for clarifications with respect to their bids. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered or permitted. Bank has the right to disqualify the bidder(s) whose clarifications are found not suitable for the requirement according to the scope of the work.

2.20. Pre-bid meeting

For clarification of doubts of the bidders on issues related to this RFP, Bank intends to hold a Pre bid meeting on the date and time as indicated in the RFP(Offline/ Online-for which link shall be shared). For any clarification with respect to this RFP, the bidder may send an email to hoit.tenders@psb.co.in with subject line mentioning **Tender No.** and the format to be used for seeking clarification is mentioned in Annexure XV: Pre-bid Query Format. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be to the designated E-mail ID as stated earlier. Written requests for clarification may be submitted to Bank as per the last date to submit pre-bid queries mentioned in the RFP. It may be noted that no queries of any bidder shall be entertained after the last date for submission of queries via e-mail. Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.

2.21. Bid Opening and Evaluation

In the event of the specified date of bid opening being declared a holiday for Bank, the bids shall be opened at the specified time and place on next working day. In the first stage, only Technical Bid will be opened and evaluation will be done only for eligible bidders. Those bidders satisfying the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be shortlisted. In the second stage, the Commercial Bid of only those bidders, whose technical bids are short-listed, will be opened. The Bank reserves the right to accept or reject any technology proposed by the bidder without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the bidders.

2.22. Preliminary Examination

The Bank will examine the bids to determine whether they are complete, any computational errors have not been made, whether required information have been provided as underlined in the bid document, whether the documents have been properly signed, and whether bids are generally in order. Bids from agents without proper authorization from the manufacturer as per authorization form shall be treated as non-responsive.

Arithmetical errors will be rectified on the following basis.

- If there is a discrepancy between unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected.
- If the supplier does not accept the correction of the errors, its bid will be rejected. If there is discrepancy between words and figures, the amount in the words will prevail.

The bid determined as not substantially responsive will be rejected by the Bank and may not be made responsive by the bidder by correction of the non-conformity.

The Bank may waive any minor informality or non-conformity or irregularity in a bid, which does not constitute a material deviation, provided such waiver does not prejudice to affect the relative ranking of any bidder.

2.23. Timeframe

The timeframe for the overall selection process will be as mentioned in this RFP in clause 1: "KEY INFORMATION ABOUT TENDER".

The bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any reasons thereof. Changes to the timeframe will be relayed to the affected respondents during the process.

The time schedule will be strictly followed. Interested parties should to adhere to these timelines. However, the bank reserves the right to change the aforementioned timelines.

ADF-MIS RFP (Punjab & Sind Bank)

3. PROJECT DETAILS

3.1. Introduction

The Bank intends to issue this bid document, hereinafter called RFP, to eligible System Integrators, hereafter called as 'SIs' or 'SI', to participate in the competitive bidding for "Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications". The Bank, for this purpose, invites proposal from System Integrators (SIs) for primarily undertaking inter-alia the activities as mentioned in the RFP document, for the Bank in respect of "Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications".

The proposed solution should be scalable so as to support legacy applications, if any, used by Bank or be capable to integrate other Bank's Projects in the future as Bank may go for up-gradation, at a later date. At present, as per RBI criteria 159 reports (may be increased upto 245 in future) are applicable for Bank to submit to RBI and other Regulatory/Statutory Authorities as a part of RBI ADF project. RBI has provided format of 101 returns as of now and format of rest 58 has not been published yet and RBI may Merge/Discontinue/Removed/Replace/Add returns time to time in future. Bidder has to replace reports/returns (if not applicable in future) with other returns as specified by RBI from time to time without any additional cost. The bidder is expected to integrate various data sources as per the RBI ADF/ ADEPT/ CIMS requirement, and develop all the applicable RBI reports, Over and above this, Internal MIS/ Regulatory/Statutory Authorities requirement if any, requested by the Bank during the contract period, the bidder has to develop the same as per the agreed effort estimate which is to be quoted in the bill of material.

The reports shall be generated from data extracted from CBS and other applications into MIS Database which in turn serve as a base for all requirements of all Branches/ Zonal Offices/Head Office and all Regulatory bodies. Moreover, any other requirements from user/regulatory bodies are addressed as adhoc requirements and shall be generated from MIS Database.

Additionally, the bidder has to implement any upcoming projects of Bank/ Regulatory/ Statutory Authorities where ADF-MIS project is part of that.

The Bidder is completely responsible for the proposed end to end solution to meet the scope and objectives of the RFP and all addendum & corrigendum issued thereafter. The bank assumes no responsibility for assumptions made by the Bidder. In the event the proposed solution fails to meet the SLA service levels and the scope and objectives of the RFP (and addendums), the Bidder will have to upgrade, modify or replace the solution at no additional cost to the bank.

3.2. Detailed Scope of Work

ETL (Extract, Transform and Load)

The ETL tools should pull the data from the various source systems, clean, align, standardize, transform and load based on the Business rules and requirements as specified by the Bank and mapped to the data model customized for the Bank. It must support mixed workloads, multiple loads and should complete the entire ETL exercise and Reports Generation within the time window and at frequency prescribed by Bank. The expected data source to name a few will be CBS System, Treasury application, EFT Switch, ATM Switch, DCMS, AEPS, CKYC,EKYC, PFMS, BHIM ADHAR PAY, AML, Biometric solution, DAR, Internet Banking, Mobile Banking, UPI/BHIM, Reconciliation system, Internal and External rating system, Currency Chest Software, ATM Switch, NPCI, GBM, EWS, DMS, ALM, SPGRS, Audit MOC returns, CTS, SWIFT, NEFT/RTGS, ECS, Mandate Management System, OMNI Channel, FI application etc. The bidder should undertake daily extraction, transformation and

subsequent loading in the MIS-ADF Database from all Data Sources during the contract period. The reports generation must support view/ download in multiple formats like PDF, Excel, Word, Text, HTML, XML, XBRL, JSON, SDMX etc. And also must be able to integrate with third party utilities through APIs.

Data Quality

Tools for identifying the data quality issues and resolving the data quality problems are to be provided to have a clean and consistent data in MIS. It should support sanitization, cleansing, standardization, de-duplication, enrichment and such other tasks.

Data Cleaning

The data from the various existing source systems including but not limited to CBS, EFT Switch, and Treasury etc. will be extracted, transmitted and loaded into the MIS-ADF Database in an automatic process without any manual intervention. Before loading data to the Database, the data is to be cleaned and enriched for qualitative MIS. The primary focus of Bank is on data cleansing and data enriching. Hence the bidder has to provide a tool for cleansing and enriching not limited to a few fields or patterns. The extracted data fields will be minutely checked for partial data, missing data, logical errors, pattern matching for same customer/ Household/ corporate/group, etc. as well as additional data fields required for the reports to be sent to statutory / regulatory authorities. The loan accounts after extraction should be accurately categorized under respective sectors by following the RBI.

The data errors and additional data fields required will be published and will be made available for End users (Branches/ Offices) wherein they would be provided with the facility for data correction and filling additional requirement with inbuilt data validation checks. Data is to be enriched by various processes like De-Duplication to identify unique customers having multiple accounts on various search parameters like Phone/Mobile number, Aadhar No, PAN Number, Name, Address, CIN No, etc. The De-Duplication utility should be made available through a Web based portal. Subsequently, data will be stored in MIS database, based on which various RBI/ Other Statutory Authorities, etc. reporting requirements will be fulfilled with a complete audit trail for all data modifications. The solution should have a report designing tool with a GUI to enable the end user with the flexibility to add/drop data fields/ elements to generate various reports with scheduling facility that are required to be automatically delivered to various authorities.

MIS Database

As per the RBI and other statutory/regulatory bodies requirement the MIS database is required to be built by the bidder. From this database, all the required reports for RBI (ADF/ADEPT etc.) will be generated and the same database will be used for internal MIS reports and Ad-hoc queries as well. The solution should be able to carry out sector classification of Borrowers/Customers accounts, as per RBI Circular. MIS Database is required to store granular, integrated, cleansed, aggregated & transformed enterprise data for reporting and analysis. The Database should be able to create a centralized repository and capable of handling large volume of highly integrated data and must be scalable. The MIS Database should be Central Repository and be a single version of truth by integrating and cross-relating relevant information from various existing source systems and future systems for the purpose of query, analysis and reporting of information duly using tools of analysis, transformation and presentation. The proposed MIS Database should also cater to any additional applications/ requirements that the Bank may acquire/ implement during the course of the project. The MIS Database should support Ad-hoc Queries, Stored procedures and Reports among various other features for viewing and downloading data in addition to standard reports. The bidder is expected to maintain zero data loss under any circumstances. The system should have facility of storing and processing of frozen data such as Week-end/Month-end/Quarter-end/Half Yearly data.

Hardware and Software

The Bidder has to provide the bundled solution i.e. complete package of Hardware and Software required for the project. Necessary infrastructure for implementation for e.g. point to point

connectivity, rack shall be provided by Bank. The Bidder has to provide complete set of Hardware for the Solution, software & services to meet technical and functional requirements as per the terms of the RFP within the timeframe prescribed by the Bank. Bidder needs to provide the optimal Hardware so as to cater the proposed solution smoothly during the whole contract period; also bidder should provide the Hardware keeping in view all other application installations like Antivirus, Monitoring applications, application for server hardening etc. Bidder has to ensure the high availability, scalability, redundancy and performance of the solution, and to meet technical and functional requirements of MIS Database as per the terms of the RFP within the timeframe prescribed by the Bank. The proposed solution should run on ORACLE Database. **Bank has executed Unlimited Licence Agreement (ULA) with ORACLE and the same will be provided by bank.** The Oracle features available under ULA are as below:

S.No.	Product Description
1	Oracle Database Enterprise Edition
2	Oracle Real Application Clusters
3	Oracle Partitioning
4	Oracle Diagnostics Pack
5	Oracle Tuning Pack
6	Oracle WebLogic Suite
7	Oracle Advanced Security
8	Oracle Data Masking and Sub-setting Pack
9	Oracle Advanced Data Guard

The bidder should ensure that all these features available must be applied in database of the solution.

While preparing the sizing of Hardware for all environments, the bidder should consider that the utilization of CPU & RAM should not exceed 60% of total capacity and Storage Utilization should not exceed 70% of total size at any point during the contract period. The same will be verified using daily system logs provided by the bidder and a Quarterly Resource Performance Review which will be conducted by the bank. The Resource Performance Report will recommend any precautions or any resource augmentation, etc., if needed to be implemented, to optimize the performance. Any costs incurred to upgrade the hardware to maintain the performance of the solution during the period of the contract will be borne by the bidder. The successful bidder shall confirm/ certify that the Hardware, Operating System, Software & licenses, etc. as specified by the bidder is adequate to fulfil bank's requirements for the whole period of TCO and is as per industry best practices. For sizing, the following information shall be taken into consideration but should not be limited to

1. Number of Branches and Offices- 1616
2. Number of active CASA & TDA Accounts-1.38crore, 20 lac
3. Number of Advances accounts- 4.50 lac
4. Number of Customers- 1.95crore
5. Average Daily Transactions - 10 lac
6. Average Daily Financial Transactions -4 lac
7. Current MIS Database is having month wise data of CASA, TD and Advances since 2010 along with latest customer details. The same needs to be incorporated for future use.
8. 2000 Concurrent users logged in, concurrent generation of reports, etc.
9. 10% Year on Year growth of customer base, advances, CASA, etc.
10. Future projects, reports, etc.
11. Periodic backup of data.
12. Development, Testing and Production Environment.
13. ETL Volume and frequency of ETL from different data source.
14. Month-end / Quarter-end MIS database maintenance

15. Space in MIS Database should be available for Bank users for various adhoc jobs.
16. DC & DR Setup including replication.

The selected bidder should procure Hardware & Software in the name of the Bank. Payment of the same shall be released only after submission of invoices along with confirmation letter from the OEM that the products are in name of the bank.

Software Lifecycle

Design, development, testing, Implementation and maintenance of MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project should follow Software Development Life Cycle (SDLC) processes for data integration, MIS, data quality, cross functional analytical requirements of the Bank and should be as per ISO Standards.

Facility Management

The bidder has to provide onsite facility management services during the whole contract period for system administration, data base management, application development/customization, ad-hoc requirements and onsite support by providing adequate resources that are qualified and experienced during the implementation, *support*, sustenance phases throughout the validity of the contract. The Bidder should ensure that the personnel provided to the bank should design and implement the solution according to the highest standards during the implementation phases. The bidder is required to propose on-site delivery model.

Changes to business applications, IT components and facilities should be managed by change management processes to ensure integrity of any changes. The Bidder must provide a web based portal to raise issues/ tickets, major or minor incidents, logs of DML and DDL operations, Change Request input and its tracking, etc. with facility to generate reports for review and monitoring.

The onsite team will be point of contact for Bank for all service requests, incidents and problems. Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Bank. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.

Environment, Licenses & Infrastructure

SI is expected to provide and maintain a development, test & production environment separately to conduct end-to-end User Acceptance Tests (UAT) during project implementation and thereafter during the whole contract period. The Development server sizing should be appropriately done to ensure smooth development activities to meet the scope and timelines. The testing server should be appropriately sized to ensure all types of testing including load testing. However, all the servers except the production server can be leveraged for load testing. The test and development servers should be physically separated from production server. The solution (Hardware and Software) provided by the bidder should support Bank's DC-DR setup and the DR should be exact replica of DC. It would be the responsibility of the bidder to ensure that the real time replication of database and application happens between DC and DR. The Licenses for OS, Software and any other tools required for the solution (except Database Licence) should be provided by SI.

Training

Comprehensive training covering all aspects of MIS, RBI ADF Project, RBI ADEPT Project and RBI CIMS Project including all Functional and Technical aspects to be provided to all the identified Bank's staff. The tentative number of persons to be trained will be a maximum of 25 and they may be split into batches for training for the whole period of TCO (Total Cost of Ownership) as per Bank's requirement. This will include technical training, super user training, Log analysis & Monitoring and training materials (both soft copy and hard copy). Training should also include a transfer of knowhow from bidder to Bank's staff. The same should also be incorporated in the training manual/document. The

SI/ bidder should provide details regarding Application Software, Data Modelling, Database Design, Table Structure, and Application Programming Interface & Protocol etc. so as to give the Bank sufficient insight on working of the application or software and for preparing ad-hoc reports. The training for the first batch should be completed before go-live date and for the remaining batches Bank will decide the schedule after confirming with the bidder. The bidder should provide the same without any extra cost.

Manuals/ documentation

Project Documents, User Manuals and Technical manuals are to be provided for all the functionalities/modules/tools proposed for the solution separately. In addition, online help/ FAQs with search option have to be made available for all users for all applications. A minimum of 50 User Booklets should be provided giving the location and sample data of each report and published in structured and labelled manner.

Web Portal

The proposed solution should allow the users from Branches/Zonal Offices/Head Office to build and generate ad hoc reports/data based on the aggregated and granular data maintained in MIS Database. All the reports required by RBI in prescribed format, internal MIS Reports and history data of last 10 years will be required by various Departments to be maintained and to be included in the new MIS Web Portal. All the reports which are developed by the bidder are to be hosted in the MIS Web portal. Identified ADF & MIS reports needs to be generated at server level as of CBS EOD data and ready to be downloadable at user level login without generating them in run time. This Portal should enable users to view/ download the same in various formats such as excel, XBRL, pdf, csv, xml, etc. The Web Portal should be device and browser compatible and should be accessible through Desktops/Web and on all types Mobile devices (Smart Phones and Tablets). History of report generation should also be made available in the portal. The web portal should have proper user management module to enable various level of users and allocating access rights to users based on their locations and designations. Also, the User management module should be capable of integrating with bank's Active directory. Any new functionality proposed by the Bank during the contract Period should be added by Bidder.

After the completion of daily ETL process, some of the identified reports should be generated automatically (at a scheduled time) and should be made available to users through mail, Web Portal, SMS, etc. Also, these reports should be made available for ready downloading any time, so that the generation of the same is not required. The details of all reports to be developed will be shared by bank to the successful bidder. The access to Web Portal by Branches/Zonal Offices/Head Office must be through Bank's Intranet.

Automation of Audit Process

The solution is expected to have the features to cover Audit Process including Pre- MOC for all locations, Post- Zone MOC, Post-Head Office MOC and generate Monthly/Quarterly/Half-Yearly/Yearly reports.

MIS, RBI ADF Project, RBI ADEPT Project and RBI CIMS Project

The bidder is expected to implement MIS, RBI ADF Project, RBI ADEPT Project & RBI CIMS Project with proper business processes and as per ISO Standards .The Solution should be able to generate all the existing and any future reports/ requirements made by Regulatory/ Statutory authorities, in the frequency & format prescribed by the authorities without any extra cost till go-live of the project. RBI ADF PROJECT solution should enable users to communicate within themselves in the form of comments, e-mails, etc. and schedule various reports without any programming efforts.

The solution should have the following features but should not be limited to

1. The solution should have option for enabling Bank users to schedule the jobs without any programming efforts at any time.
2. The solution should have secure interface with external systems including RBI systems and other bidder systems
3. End-to-end Automation of secured data transmission to Regulatory/ Statutory authorities.

4. The solution should be capable to generate data/ report in the format as required by Regulatory/ Statutory authorities including Statistical Data and Metadata Exchange (SDMX), XBRL, JSON, ASCII, Text, PDF, Excel, etc.
5. The solution should be capable to derive data from multiple data sources having satisfied the data integrity and data quality parameters including history data.
6. The solution should have facility to facilitate digital signature to enable bank to submit/ transmit data to regulatory authorities.
7. The solution should be dynamic to incorporate any future changes, modification, improvements, etc.
8. The solution should facilitate data masking of confidential data identified by bank.
9. The solution should be web based portal incorporating all features with very user friendly Graphical User Interface.
10. The solution should support Elements based approach/ framework of RBI CIMS Project. In SDMX format of RBI CIMS Project, the element is represented in terms of Data Structure Definition (DSD). DSD is the structural metadata associated with an element, which includes information about the dimensions, measures, attributes of an element. Value of a dimension is represented by a code list. Constraints can be applied to use a particular subset of values. This makes a dimension usable in multiple DSDs. The measure is the actual value after considering all the dimensions. The attributes are the additional information like Audited or Unaudited data.
11. The solution would be implemented at Bank's Primary Site (DC) and DR site.
12. The solution would facilitate with UAT as well as Development version.
13. Proposed solution should have a dashboard facility and various business reports must be incorporated in it for analysis as well as comparison of business data on various parameters.

3.3. General Aspects in Scope

The selected bidder should provide required software and licenses, if any, including implementation / execution of the same within the stipulated time period.

- a. The Solution should ensure high uptime of 99.95% with requisites redundancies in the solution to avoid single point of failure. Uptime of the solution will be reviewed every quarter. The solution should support accepted industry based security and directory schemes viz. SSL, PKI, Digital Certificates, Digital Signatures, USB Token/ Smart Card, etc. Also the solution should maintain logs and audit trails of the solution. Being a financial institution, Bank expects that the solutions proposed should facilitate necessary security check and validation processes for ensuring full-proof access to the systems. These security measures should be an integral part of the product.
- b. The bidder is expected to use best in class industry proven safeguards that prevents the misuse of information and appropriately protect the confidentiality, integrity and availability of information systems. Follow industry standards like OWASP, CERT, etc. during the whole SDLC Process.
- c. The bidder should provide the solution for generating all the existing In-House/MISADF/other regulatory and Ad-hoc reports.
- d. Multiple levels of authority is mandatory so that the proposed solution can provide multiple levels of access for users, managers, administrators etc., depending on their roles.
- e. Any security related issues (including various audit conducted by the Bank/Third Party) reported/observed in the system is to be rectified in top priority (within 5 working days) as a part

of the bidder performance commitment during entire contract period. The SI is required to fix any vulnerability in the solution at no additional cost during the entire tenure of the contract.

- f. The solution should have Access Control List features and should be able to record unsuccessful login attempts and client's IP and Network Interface Address.
- g. The selected bidder should provide one year of comprehensive onsite warranty for proposed solution including associated services. The warranty of the solution will start from Go-Live Date of the solution. After the completion of One year of warranty, the bidder will maintain the software and Hardware for 4 years as a part of ATS and AMC. The comprehensive charges for 5 years including one year of Warranty period and 4 years of ATS Period would form part of TCO (Total Cost of Ownership).
- h. The Bidder should take care of all aspects of installation on existing or new setup, Re-Installation, Configuration, Re-configuration, enhancements, updates, version upgrades, problem analysis, on - site, as well as off - site support to ensure smooth operations during and post implementation on perpetual basis.
- i. Bidder should sign the Service Level Agreement (SLA) based services and SLA tracking system for maintaining operational workflow.
- j. The scope of the services is to be provided for the project duration initial for 5 years with an option to the Bank to exit after 90 days' notice (Services will be deemed to have been implemented from the Go-Live date i.e. from the date when bank decides to live the software for the end users).
- k. Time, being an essential feature of the contract, the selected bidder is expected to successfully implement acceptable Central Data Repository and generate all reports as prescribed by Bank within 40 weeks from the date of Letter of Intent. The priority of reports will be decided by Bank and will be conveyed to the successful bidder.
- l. Project Completion Document should be comprehensive to enable the bank to refer to any details at a future date in case of faults/errors or maintenance/upgradation.
- m. The bidder should develop new Reports or modify/ combine existing reports as per instructions/ requirements from RBI/ Bank, etc. during the whole contract period of 5 years. The cost for customization should be included in the price bid, as per formula mentioned in Annexure XI.
- n. The Solution should comply with all the prevailing policies of bank. The respective policies will be shared with the successful bidder.
- o. The bidder is expected to migrate by redesigning and recording the existing MIS Database consisting of Monthly data of CASA, TD accounts and Advances Accounts since 2010 to till date and perform queries or generate reports, if required on the same. The approximate sizing of current MIS Database is around 10 TB and the same needs to be considered while providing the hardware.
- p. The bidder is expected to maintain coding standards as per best industry standards and bank reserves the right to audit the source code for industry standards.
- q. The bidder is expected to develop a disaster recovery plan for restoration of the system in the event of any disaster or major incident. The Disaster recovery plan will be first tested prior to go-live to verify DR readiness and then on every subsequent DR Drill conducted by Bank whether planned or unplanned. The DR drill period will be decided by bank.

- r. In case any bidder quotes open source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP. The bidder shall take into consideration future takeover/ merger/ acquisition/ amalgamation of the open source software to/ by other company. The bidder should give an undertaking stating the continuation of support of the open source software delivered if any.
- s. The Bidder shall ensure seamless integration of its solution to Core Banking Solution as well as all other solutions running (current version/ Future, upgraded version).
- t. Bidder should ensure that solution provided is upgraded without any extra cost to Bank whenever Data Base i.e. ORACLE is updated and the solution is compatible with current version of ORACLE DB. (ULA of the Bank)
- u. The solution should support Element based reporting framework and should be easily integrated into RBI system to achieve end-to-end automated data flow from Bank's ADF server to RBI's CIMS server. Converter provided by RBI should be made compatible so as to convert return based data format to element based data format.
- v. The bidder is expected to implement end-to-end solution for RBI's CIMS-ADF Project with proper business process re-engineering and recoding using the new proposed technology and architecture. CIMS-ADF solution should enable users to schedule various reports without any programming efforts.
- w. The proposed solution should support integration with Finacle 7.x and any future version of Finacle including Finacle 10.x.
- x. Bidder should upgrade the solution and other related software version whenever there is new version released for such upgrade without any cost to the Bank during the contract period including ATS etc.
- y. The solution should have the option for enabling Bank users to schedule the jobs without any programming efforts at any time.
- z. The solution should have secure interface with external systems including RBI systems and other vendor systems.
- aa. Selected bidder should provide required software and licenses on perpetual basis only.
- bb. Bidder to ensure that IP (Intellectual Property) resulting from the customization, specific to the Bank, will be Bank's property.
- cc. There will be a continuous benchmarking exercise and the products and software components should not be lower in standard compared to similar installations in the industry.
- dd. The bidder should integrate the solution with Enterprise Management System (EMS) tool.
- ee. The bidder should integrate the solution with Active Directory solution (current and future version) of the Bank.
- ff. Bank team should have full administrative (System, DB) rights of the solution.
- gg. End-to-end Automation of secured data transmission to Regulatory/ Statutory authorities along with secure file transfer/ File upload facility for automatic reporting.
- hh. The Bidder shall also ensure that the software does not and shall not contain any computer code or any other procedures, routines or mechanisms to:

- Disrupt, disable, harm or impair in any way the software (or other applications installed on the system the software is installed or interacts with) orderly operation based on the elapsing of a period of time, exceeding an authorized number of copies, advancement to a particular date or other numeral (sometimes referred to as “time bombs”, “time locks”, or “drop dead” devices);
- Cause the software to damage or corrupt any of the Banks’ or its clients’ data, storage media, programs, equipment or communications, or otherwise interfere with the Banks operations, or
- Permit the Bidder and/or its personnel and/or its licensors and/or any other third party, to access the software (or any other software or Banks computer systems) to cause such disruption, disablement, harm, impairment, damage or corruption (sometimes referred to as “traps”, “access codes” or “trap door” devices).

The scope of work shared above is only indicative and non-exhaustive. The bank and successful bidder will prepare an exhaustive list of reports to be provided as a part of this solution.

3.3.1. Implementation scope

- Data integration from multiple operational source systems (current/ future)
- Database Modelling.
- Implement security policy for data to be displayed on reports.
- Build Development, pre-production (UAT) and production environments.
- Exact replica of the solution to be deployed for Disaster Recovery (DR) site.
- The bidder would provide the sizing of the Hardware, OS, Database, any other components required for implementation of the project.

3.3.2. Detail Design

- Database design - Source to target mapping / ETL - Reports - design workflows for approval.
- Build & Testing - Install proposed software solution and configure servers in Dev, preproduction (UAT), Production environments and DR set up. ☑ Implement Designed Solution.
- Develop Unit, Integration and User Acceptance Test cases.
- Unit testing and System Integration testing - Coordinate User Acceptance testing - Track test results and fix them.
- Historical data migration for analytical purpose.
- Deployment & Post Production then Production go-live.
- Knowledge transition to Support team.

3.3.3. Proposed Solution and Approach

Bidder is expected to provide their Approach and methodology for the implementation of project but not limited to the following

- Overall Implementation Methodology (Objectives of Phases, deliverables at each phase, etc.)
- Methodology for performing business design for quality control and testing of configured system.
- Methodology of internal acceptance and review mechanism for deliverables by the bidder.
- Proposed Acceptance Criteria for deliverables.
- Methodology and approach along with proposed tools and processes which will be followed by the bidder during project implementation.

To carry out the development of the above-mentioned components, successful bidder will be responsible for the following activities and will approach the engagement in this fashion:

1. Successful bidder will work with business departments of the Bank to understand detailed requirements, understand application in the scope of this project.
2. Bidder will prepare Functional specifications and conceptual design that will be reviewed and signed-off by Bank. Based on these documents, bidder will prepare detailed design and document the same for ETLs, Database model and report (User Interface).
3. Bank will review the design documents and provide signoffs.
4. Bidder to Develop / Build integrations, DB model and reports as per the design for the agreed scope.
5. Bank to review code and provide signoff. Bidder to fix code that is non-compliant with standards.
6. Bidder will conduct Performance tests throughout the period of TCO on quarterly basis. Based on the results, performance issues if any will be fixed by the bidder. Bank may also conduct audit of the project through third party multiple times during the period of TCO and any observations observed thereof will be fixed by the bidder within the prescribed timeframe.
7. Bidder will perform Unit testing, SIT testing and fix any defects found during testing. Support UAT testing and bug fixing during UAT.
8. Bidder to prepare configuration and deployment guide.
9. Bank to provide sign off to move the code to production.
10. Bidder to deploy code for production go-live.
11. Bidder to ensure system should support the Archival Policy of the bank. Data backup shall be done as per data backup and retention policy of the Bank.
12. Bidder to provide training to users as and when required by the bank.
13. The Bidder shall be responsible for providing the bank users with the requisite training material in both soft and hard copies. The onus of preparing and providing the training material to bank users will be on the bidder.
14. Bidder to provide 1 Year of Warranty starting from the Go-Live date and 4 Years of ATS/AMC and FM after the completion of warranty period.
15. The Bidder should provide support in person in the normal course and in emergencies, support will be extended through telephone, fax, and email and that such instances should be an exception.
16. In the event of system breakdown or failures at any stage, protection available shall be specified which would include the following:
 - a. Diagnostic for identification
 - b. Protection of data entered
 - c. Recovery / restart facilities
 - d. Backup facilities
17. The Bidder shall carry out Preventive Maintenance (PM), including cleaning of interior and exterior, of all infrastructure provided, if any, and testing for virus, if any, once in a calendar quarter and should maintain proper records at each site for such PM. Failure to carry out such PM will be a breach of warranty and the warranty period will be extended by the period of delay in PM.
18. As far as possible, the equipment should be repaired at site where the equipment is taken for repairs outside the Bank, a substitute should be provided and data, if any, should be transferred to the substitute machine besides creating back-up in one of the system's at the Bank's office.
19. Bidder will use all reasonable endeavours to replace such individual(s) promptly by other sufficiently skilled, qualified, and experienced person(s) at no extra cost to the Bank. Bidder will in the discharge of its obligations use all reasonable endeavours to minimize changes in personnel.
20. Bidder will respect the confidentiality of all information given to it by the Bank and will not divulge any such information to any third party or other units without the consent of the Bank.

3.3.4. Indicative details of Facility Management support

Bidder will need to submit details of team for implementation and profiles highlighting past experience, educational qualifications, etc. Selected bidder is expected to deploy academically good, technically sound and competent personnel to ensure smooth operations at bank's site. The bidder is also expected to share replacement mechanism to bring new members due to attrition or reasons beyond the control of the bidder. The count of onsite personnel is mentioned below for the duration of AMC Period. The count of onsite personnel mentioned below is tentative and may be changed according to Bank's needs. The scope of functions resource during AMC period shall be inclusive of all functions mentioned below, but not limited to them. However, the bidder should deploy proper hierarchy of employees after the letter of intent by Bank to complete the project within the prescribed timeframes and meet the SLA requirements. The tentative number of personnel mentioned below is for AMC Period. The successful bidder should be able to provide support for adhoc reports requirements of the bank immediately after successful implementation of Central Data Repository.

The holiday for onsite personnel will be as per Bank's holiday schedule. The working hours for onsite personnel will be as per Bank's working hours. For business exigency, the onsite personnel shall be called for non-working hours and for holidays also.

S No	Type of Role	Availability	Functions
1	Minimum of 01 Resource should be available.	<p>Minimum qualification: B.Sc (Computer)/BCA/B.E./B.Tech/MCA</p> <p>Essential Experience: Working experience of 03 year on related project.</p> <ul style="list-style-type: none"> • Resources to be available from 10:00 am to 06:00 pm on Bank's business days. • The timings mentioned above may be changed according to Bank's Needs and the services of the Onsite resource may be required on Holidays/Non Business Hours or as per business exigency. • The business hours of the bank may be changed as per bank's requirement/ RBI or Government instructions. 	<ul style="list-style-type: none"> • To address and resolve any tickets/Queries/Issues related to business department requirements. • To address and provide all the ad-hoc report request arising from any department/field offices. • To track problems from initial call to restore the services. • Resolve the call within stipulated timeframe as defined in SLA • User Management. • Provide telephonic and/or electronic mechanism for problem reporting request and for service and status updates. • To resolve any issues relating to the solution. • Monitoring of daily processes like ETL, Report Generation and Pushing and perform RCA if required. • Help / guide Bank team with usage of reporting tool. • To cover entire management and support of all the proposed solution. • To address issues/queries related to Business application. • To access the RCA and accordingly resolve the same within the timelines. • To track problems from initial call to restore the services. • Resolve the call within stipulated timeframe as defined in SLA. • Modification/ Development to existing/ new reports/ Business processes. • Performance tuning of the

			application including Database tuning. <ul style="list-style-type: none"> • Provide support during regular DC/DR drill. • Ensure patch releases/upgradation are ported to the production environment with no business disruption or losses. • Backup and Restoration management. • OS/ OS Patches/ DB management
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- Bidder shall exercise requisite control and supervision over its personnel in the course of rendering the services and make best efforts to ensure that the services are rendered in a continuous and uninterrupted manner.
- Though Bidder has the right to withdraw its personnel, Bidder will replace the persons with other personnel having appropriate experience and skills at no extra cost to the Bank.
- In the event that any person engaged/deputed/deployed for rendering services, is, either;
- No longer available by reason of resignation or termination or the like; or,
- Unable to render satisfactory services; or,
- Not acceptable to the Bank by reason of any misconduct or non-performance on the part of such person, then the Bidder will use all reasonable endeavours to replace such individual(s) promptly by other sufficiently skilled, qualified, and experienced person(s) at no extra cost to the Bank. Bidder will in the discharge of its obligations use all reasonable endeavours to minimize changes in personnel.
- Bidder will respect the confidentiality of all information given to it by the Bank and will not divulge such information to any third party or other units without the consent of the Bank.
- Bank shall have the rights to interview the resources for verification of essential qualification as well as subject knowledge before their deployment on the project. In case the resources are not found suitable, Bank may instruct the bidder to replace them.
- Onsite personnel shall be subjected to evaluation periodically on agreed parameters and Bank may request a replacement on that basis. The Banks decision for replacement has to be adhered to by the vendor.

3.3.5. **Project Deliverables**

The following would be the deliverables that would be required to be submitted during project implementation phases.

Phase	Project Specific Deliverables
Requirements and Analysis	Project Charter, Project Architecture and Project Plan. As Is report and Gap Assessment Report. Business Requirement (BR) Document. Functional Specification Document. Change Management Plan. Risk and Quality management plan.

Design	ETL framework design. Detailed design document for Reports (UI). Data Modelling. Test plan. Data mapping between source and target. Roles and Responsibility of deployed team members.
Build	Install Hardware, software and configure software. Application coding (ETL, Database and reports). Test cases for Unit testing. Test cases for Integration testing. Test cases for user acceptance testing. Application demonstrations. Configuration guide.
Go Live Stage	Deployment of solution on DC. Production deployment guide. Provide standard operating procedure document to the users. Exact replica of the solution to be deployed for Disaster Recovery (DR) site with Real Time replication between DC and DR. Disaster Recovery Plan. Weekly Progress Report. Final Go Live.
Post Go-Live	Production support guide. SOP for all functionalities of the Solution. Training to users as per Bank's requirement along with Training materials. Knowledge Transition to Support team, Fix defects identified during warranty period. Business Continuity Plan (BCP) & Escalation Matrix to be shared every year. MIS User Booklet.
ATS	Annual Maintenance Contract with on-site support for 4 years after expiry of 1 year of warranty period.

3.4. Evaluation and Award Criteria

After opening of the technical bids, all the documents and annexure will be evaluated first by the bank. First, received bids will be evaluated based on the eligibility criteria as per **Annexure III**. Technical bids of only those bidders satisfying the eligibility criteria will be evaluated.

After qualifying the eligibility criteria, the evaluation will be a two stage process. The stages are:

- Technical Bid Evaluation
- Commercial Bid Evaluation

The evaluation methodology vis-à-vis the weight-ages are as under:

3.4.1. Technical Bid Evaluation

The bidder needs to achieve a cut – off score of 70 marks in this evaluation stage to be qualified for Reverse Auction. Only those bidders who achieve the specified cut – off scores would be short-listed for Commercial Bid Evaluation. Further the bidder must fulfil minimum of 80% compliance in Technical and Functional Specifications compliance separately as mentioned in Annexure VI. Even if

the bidder meets the 70 mark cut-off and does not meet this criterion of 80% compliance, the bidder would have deemed not to be meeting the RFP Technical or Functional requirements. The Technical Proposal will be evaluated for technical suitability and the criteria for evaluation of technical bids are as under:

Criteria	Evaluation Parameters	Max Marks
The firm has successfully implemented the project of RBI ADF Project for at least one scheduled Commercial Bank, in India (Having at least 1500 branches).	For each Implementation 2 marks	10
Functional Specifications compliance	As per Functional Scoring Sheet in Annexure VI	37
Technical Specifications compliance	As per Technical Scoring Sheet in Annexure VI	37
Technical Presentation on Proposed Solution by the Bidder	Technical presentation will be evaluated on the following parameters: 1. Proposed Solution (2 Marks). 2. IT architecture, approach and methodology (2 Marks). 3. Project Planning (2 Marks). 4. Project Governance and Project Team (2 Marks). 5. Future Scalability (2 Marks).	10
Product Demo	Demonstration of in-depth understanding of the Bank's project in terms of technical and functional requirements along with the experience from past implementations of such products. Major Criteria demonstration (but not limited to) given in Annexure VI.	6
Total Marks		100

Note:-

- Copies of Work order / client reference to be provided. Documentary proof for go live of implementation to be provided.
- Technically qualified and successful bidders would be called to make presentation of the solution offered by them as per the schedule decided by BoM. BoM may also visit and inspect the onsite / development centers and other installation of the bidders.
- Only those bidders satisfying the technical requirements and accepting the terms and conditions of this document shall be short-listed for further steps.
- Further the Bank's officials would visit reference sites provided by the Bidder if deemed necessary. In case there is only one bidder having technical score of 70 or more, the Bank may, at its sole discretion, also consider the next highest technical score and qualify such bidder. In case, none of the participating bidders qualify on technical criteria and reach or exceed the cut-off score of 70, then the Bank, at its sole discretion, may qualify two bidders on the basis of the top 2 scores. However, the Bank at its discretion may reject the proposal of the Bidder or will not consider bidder below cutoff marks by relaxing as mentioned above, if in the Bank's opinion the Bidder could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the customer contacts / site visited are negative or the proposed solution does not meet the Bank's functional and technical requirement.

3.4.2. Commercial Evaluation Process

The commercial bid of only those bidders shall be opened who have been technically qualified on the basis of the technical proposal. These technically qualified bidders as per technical evaluation process will participate in Reverse Auction process, if conducted by the Bank. The bank will notify the date and time for participating in the online reverse auction process to the technically qualified bidders.

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 XI - 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 categories mentioned in the commercial bid. The Bank will determine whether the Commercial Bids are complete, unqualified and unconditional. Omissions, if any, in costing any item shall not entitle the firm 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.

Bank will notify the name of the technically eligible bidders for participating in Reverse Auction. **Commercial bid valuation shall be considered as below in case of any kind of discrepancy:**

- If there is a discrepancy between words and figures, the amount in words shall prevail
- If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail.
- If there is discrepancy between unit price and total price, the unit price shall prevail
- If there is a discrepancy in the total, the correct total shall be arrived at by Bank
- In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
- At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.
- Bank 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.
- All liability related to non-compliance of this Minimum Wages Requirement and any other law will be responsibility of the bidder.
- The Highest Technical bidder shall not automatically qualify for becoming selected bidder and for award of contract by the bank.
- The Lowest Commercial Bidder shall not automatically qualify for becoming selected Bidder and for award of contract by the Bank.
- The Bank shall not incur any liability to the affected Bidder on account of such rejection.
- The Bidder whose technical and commercial Bid is accepted will be referred to as "Selected Bidder" and the Bank will notify the same to the Selected Bidder.
- The final decision on the vendor will be taken by the Bank. The implementation of the project will commence upon successful negotiation of a contract between the Bank and the selected bidder based on the evaluation.
- If for some reason, negotiations with the successful bidder fail to result in an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the evaluation.
- 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.

Reverse Auction

The Bank shall conduct reverse auction on total cost of project and the price so obtained after closure of Reverse Auction shall be taken into account for Commercial Evaluation. Bidders have to submit final itemized price to the Bank within 48 hours of closure of Reverse Auction process.

In case any technically qualified bidder does not take part in reverse auction, then he will not be considered for commercial evaluation.

The procedure of reverse auction will be notified to the shortlisted bidders separately.

Business Rules for Reverse Auctions

Applicability

Reverse auctions are carried out under the framework of rules that are called Business Rules.

1. All bidders participating in reverse auction shall understand/accept and give an undertaking for compliance with the same to the Bank in the prescribed format "Annexure 14: Compliance for Reverse Auction".
2. Any bidder not willing to submit such an undertaking shall be disqualified for further participation in the e-procurement process in question.

Compliance/Confirmation from Bidder

The bidders participating in reverse auction shall submit the following documents duly signed by the same Competent Authority who signs the offer document in response to the RFP:

1. Acceptance of Business Rules for Reverse Auction and undertaking as per format in Annexure 14: Compliance for Reverse Auction.
2. Letter of authority authorizing the official/s to take part in Reverse Auction as per format in Annexure 14: Compliance for Reverse Auction

Training to bidders

1. The Bank will facilitate training for participation in reverse auction either on its own or through the service provider for the reverse auction.
2. On request where necessary, the Bank/service provider may also conduct a 'mock reverse auction' to familiarize the bidders with reverse auction process.
3. Any bidder not participating in training and/or 'mock reverse auction' shall do so at his own risk and it shall not be open for him to make any request / complaint / grievance later.
4. Each bidder shall participate in the training at his / their own cost.
5. The venue, date, time etc. for training in reverse auction shall be advised at the appropriate time.
6. No request for postponement/fixing of training date/time shall be entertained which in the sole view and discretion of the Bank might result in any avoidable delay to either the Reverse Auction or the whole process of selection of bidder.

Date/time of reverse auction

1. The date and time of commencement of reverse auction as also duration of 'Reverse Auction Time' shall be communicated at least 4 working Days prior to such auction date.
2. Any force majeure or other condition leading to postponement of auction shall entitle the Bank to postponement of auction even after communication, but the Bank shall be obliged to communicate to all participating bidders the 'postponement' prior to commencement of such 'Reverse Auction'.

Conduct of Reverse Auction

1. The reverse auction shall be conducted on a specific web portal meant for this purpose.
2. The reverse auction may be conducted by the bank itself or through a service provider specifically identified/appointed/empanelled by the bank.

Transparency in Bids

All bidders will be able to view during the auction time the current lowest price in portal. Bidder shall be able to view not only the lowest bid but also the last bid made by him at any point of time during the auction time.

Masking of Names

1. Names of bidders shall be masked in the Reverse Auction process and bidders will be given suitable dummy names.
2. After completion of Reverse Auction, the service provider / auctioneer shall submit a report to the Bank with all details of bid and the original names of the bidders as also the L1 bidder with his / their original names.

Start Price

Reverse Auction process shall commence at and after electronically loading the "START-UP PRICE" on the basis of lowest TCO arrived at after evaluation of commercial bids or lesser than the lowest TCO arrived as evaluated by the Bank.

Decrement Bid Value

1. The bidders shall be able to bid only at a specified decrement value or multiple thereof and not at any other fractions. The Bid decrement value for each line item or for composite value shall be decided by the Competent Authority depending upon the nature and the value of equipment being procured.
2. For the sake of convenience of bidders, the web portal shall display the next possible decremented value of bid. It is not, however, obligatory on the part of bidders to bid at the next immediate lower level only. (That is, bids can be even at 2 or 3 lower levels than the immediate lower level.)

Reverse Auction Process

1. In order to reduce the time involved in the procurement process, Bank shall be entitled to complete the entire procurement process through a single Reverse Auction or in multiple Reverse Auctions by splitting the items of bill of material in different lots.
2. The Bank shall however, be entitled to cancel the Reverse Auction process, if in its view procurement or Reverse Auction process cannot be conducted in a fair manner and / or in the interest of the Bank.
3. The successful bidder shall be obliged to provide a Bill of Material at the last bid price at the close of auction.

Changes in Business Rules

1. Any change in Business Rules as may become emergent and based on the experience gained may be made by the Bank.
2. Any/all changes made in Business Rules shall be uploaded in the Website of the Bank <https://www.punjabandsindbank.co.in/> immediately.
3. If any reverse auction process has commenced and a change is made in Business Rules, it shall be informed immediately to each bidder participating in the Reverse Auction and his concurrence to/ acceptance of the change shall be obtained in writing by the Bank.

Don'ts applicable to the Bidders

- 1 No bidder shall involve himself/ itself or any of his/ its representatives in any price manipulation directly or indirectly with other bidders. If any such practice comes to the notice, Bank shall disqualify the bidders concerned from the e-Procurement process.
- 2 Bidder shall not disclose details of his bids or any other details concerning Reverse Auction process of the Bank to any other third party without specific permission in writing from the Bank.
- 3 Neither Bank nor service provider/ auctioneer can be held responsible for consequential damages such as no power supply, system problem, inability to use the system, Loss of electronic information, power interruptions, UPS failure, etc. at bidders' place. (Bank shall, however, entertain any such issues of interruptions, problems with open mind and fair degree of transparency in the process before deciding to stop or extend the auction.)

ADF-MIS RFP (Punjab & Sind Bank)

4. GENERAL TERMS AND CONDITIONS

4.1. Governing Laws, Jurisdictions and Disputes Resolutions

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably within 30 days, the same shall be settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal will be subject to the exclusive jurisdiction of courts at New Delhi.

All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator: acceptable to both parties OR the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator shall act as the chairman of the proceedings. The award of the arbitrator shall be final and binding on the parties. The Arbitration and Reconciliation Act, 1996 or any statutory modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be New Delhi. The language for arbitration should be English only.

The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, obtained.

This RFP shall be construed and interpreted in accordance with and governed by the laws of India, and the courts at New Delhi shall have exclusive jurisdiction over matters arising out of or relating to this Agreement/RFP. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

The bidder shall undertake to observe, adhere to, abide by, comply with and notify the bank about all laws in force including IT act and Aadhar act, or as may applicable in future, pertaining to or applicable to them , their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the bank and its employees/officers staff from any failure or omission on its part to do so and against all claims or demands of liability and consequences that may occur or arise for any default or failure on its part to confirm or comply with the above and all other statutory obligations/laws arising there from.

IT Act- The bidder must ensure that the proposed products/ services are compliant to all such applicable existing regulatory guidelines of GOI/ RBI and adheres to requirements of the IT Act 2000 (including amendments in IT Act 2008) and payment and settlement systems Act 2007 and amendments thereof as applicable. The bidder must submit a self-declaration to this effect. Also the successful bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights, etc. or such other statutory infringements under the Copyrights Act, 1957 or IT Act 2008 or any act in force at that time in respect of all software or other systems supplied by bidder to the Bank from any source.

Aadhar Act, 2016- The successful bidder must comply with Aadhar Act 2016 and the subsequent amendments.

4.2. Service Continuity/ Contract Extension

Bidder recognizes that all services as mentioned in this RFP document are vital to Bank and bidder agrees to provide continued services rendered by bidder or its OEM partners till the renewal of the contract after the contract expiry or till any other alternate solution is Implemented by the Bank.

The clause is also applicable in case of termination of the contract before the expiry. In case of termination of the contract before expiry, the bidder agrees to provide services as mentioned in this RFP document till alternate arrangement is made by the Bank or 6 months, whichever is earlier.

4.3. Use of Contract Documents and Information

The bidder shall not, without the banks prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract.

4.4. Confidentiality

The bidder shall not, without the written consent of the Bank, disclose the contract or any provision thereof, any specification, or information furnished by or on behalf of the Bank in connection therewith, to any person(s).

The bidder shall not, without the prior written consent of the Bank, make use of any document or information except for purposes of performing this agreement.

The Party receiving Confidential Information ("Receiving Party") hereby undertakes to Party disclosing Confidential Information ("Disclosing Party") as under

1. To maintain the confidentiality of the Confidential Information;
2. To use the Confidential Information only for the purpose of carrying out its obligations under this RFP;
3. Not to disclose the Confidential Information to any person or make use of or take advantage of the Confidential Information for any purpose other than as specifically permitted by this RFP;
4. To take all steps necessary to ensure that the Confidential Information is kept confidential and to maintain proper and secure custody of all Confidential Information;
5. Not to copy the Confidential Information or permit the copying of the Confidential Information in any form other than as permitted by this RFP;
6. Upon request, to return the Confidential Information to the Disclosing Party's, together with any copies of the Confidential Information, and not to make use of the Confidential Information in any manner so as to obtain any benefit, right or privilege for itself or for any other person that would not have been available but for it having access to the Confidential Information.
7. Receiving Party may disclose the Confidential Information to any of its officer, employee, agent, assignee, sub-contractor who has a specific need for access to the Confidential Information, but only to the extent that such disclosure is necessary in order to provide Services under this RFP and that such person is bound by obligations of confidentiality.
8. In the event Receiving Party shall disclose the information as stated in clause above, Receiving Party shall:
9. Keep a record of all copies provided and make that record available to the Disclosing Party's on request;
10. Take all precautions to ensure that the copies are protected from unauthorized access or damage;
11. Ensure that the copies are returned to Receiving Party or, in the case of copies stored or reproduced other than in a physical form, expunged, if (i) request is made by the Disclosing Party or (ii) upon completion of the tasks for which the Confidential Information was provided.
12. The obligations of confidentiality under this RFP shall not extend to information that:
 - i) Is public knowledge, other than as a result of a breach of this RFP;
 - ii) Is already known to Receiving Party at the time of disclosure;
 - iii) Is obtained by Receiving Party from a third party who has a lawful right to disclose it;

4.5. Intellectual Property Rights

The supplier shall indemnify the Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India. The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad. The supplier shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible therefore, including all expenses and court and legal fees. The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

The Supplier shall grant to the bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including all inventions, designs and marks embodied therein in perpetuity.

Further

- a) Each Party shall always retain the exclusive ownership to its Pre-existing Material.
- b) All Intellectual Property Rights in the Deliverables (excluding Pre-existing Material or third party software, which shall be dealt with in accordance with the terms of any license agreement relating to that software) shall be owned by Bank. In the event that any of the Deliverables or work product do not qualify as works made for hire, Bidder hereby assigns to Bank, all rights, title and interest in and to the Deliverables or work product and all Intellectual Property Rights therein.
- c) Notwithstanding the above, any intellectual property developed by a Party that is a derivative work of any pre-existing materials will be treated the same as pre-existing material and the developer of the derivative work will assign all right and title in and to the derivative work to the owner of the pre-existing material.
- d) Residuals. The term "Residuals" shall mean information and knowledge in intangible form, which is retained in the memory of personnel who have had access to such information or knowledge while providing Services, including concepts, know-how, and techniques. There is no restriction on the use of the residual knowledge by personnel upon completion of their assignment with the Bank
- e) Other than as agreed hereinabove, nothing herein shall cause or imply any sale, license (except as expressly provided herein), or transfer of proprietary rights of or in any software or products (including third party) from one party to the other party with respect to work product, Deliverables or Services agreed under this RFP. Other than as agreed hereinabove, nothing herein shall cause or imply any sale, license (except as expressly provided herein), or transfer of proprietary rights of or in any software or products (including third party) from one party to the other party with respect to work product, Deliverables or Services agreed under this RFP.

4.6. UAT – User Acceptance Test

The Bidder should setup the UAT environment for testing of the solution before implementation of the solution in the production environment. The UAT setup shall be used for the customization of any changes before movement in production. The setup would be kept available at all times during the contract period.

The Solution will be deemed accepted only when all the functionalities as per the Scope are provided, commissioned and accepted by the Bank or the Bank appointed Consultant. The UAT shall be signed off between the Bank and the Successful Bidder.

4.7. Assignment

The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Bank's prior written consent.

4.8. Force Majeure

Notwithstanding the above provisions, the successful bidder shall not be liable for penalty or termination for default if and to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of force majeure.

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case maybe which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance, such as:

- i) Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics,
- ii) Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes,
- iii) Terrorist attacks, public unrest in work area,

Provided either party shall within ten (10) days from the occurrence of such a cause notify the other in writing of such causes. The Selected bidder or the Bank shall not be liable for delay in performing his / her obligations resulting from any Force Majeure cause as referred to and / or defined above.

Unless otherwise directed by the bank in writing, the bidder shall continue to perform its obligation under the contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the force majeure event. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions related to indemnity, confidentiality survives termination of the contract.

4.9. Non-Disclosure

By virtue of Contract, as and when it is entered into between the Bank and the successful bidder, and its implementation thereof, the successful bidder may have access to the confidential information and data of the Bank and its customers. Successful bidder will have to sign Bank's approved Non-Disclosure Agreement (NDA). The successful bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following:-

- Bidder shall hold all information about this tender and / or information gathered about the Bank through this process in strict confidence with the same degree of care with which Bidder protects its own confidential and proprietary information. Bidder shall restrict disclosure of the Information solely to its employees, agents and Sub-contractors on a need to know basis and advise those persons of their obligations hereunder with respect to such Information.
- To use the Information only as needed for the purpose solely related to this Project;
- Except for the purpose of execution of this Project, not disclose or otherwise provide such information or knowingly allow anyone else to disclose or otherwise provide such Information.
- Bidder shall not disclose any information to parties not involved in supply of the products and services forming part of this order and disclosure of information to parties not involved in supply of the products and services forming part of this order will be treated as breach of trust and invite legal action. This will also mean termination of the contract and disqualification of the Contractor in any future tendering process of the Bank.

- Any information considered sensitive must be protected by the Bidder from unauthorized disclosure or access.
- Bidder has to execute Non-Disclosure Agreement with sub-contractors, if any, engaged in this project and submits a copy of the same to the Bank.

4.10. Severability

- If any of the provisions of this Agreement/RFP may be constructed in more than one way, one of which would render the provision illegal or otherwise voidable or enforceable, such provision shall have the meaning that renders it valid and enforceable.
- In the event that any of the provisions of this Agreement/RFP shall be found to be void, but would be valid if some part thereof was deleted or the scope, period or area of application were reduced, then such provision shall apply with the deletion of such words or such reduction of scope, period or area of application as may be required to make such provisions valid and effective, provided however, that on the revocation, removal or diminution of the law or provisions, as the case may be, by virtue of which such provisions contained in this Agreement/RFP were limited as provided hereinabove, the original provisions would stand renewed and be effective to their original extent, as if they had not been limited by the law or provisions revoked. Notwithstanding the limitation of this provision by the law for the time being in force, the Parties undertake to, at all times observe and be bound by the spirit of this agreement/RFP.

4.11. Quality Standards

Bank is looking for well-proven branded products that should be in conformity with industry standards.

4.12. Solution Integration with SIEM

It would be bidder's responsibility to integrate proposed solution with existing SIEM (Security Information and Event Management) to generate alerts for any violations. Proposed solution should be able to send logs in an acceptable format to the existing SIEM solution.

Bidder would be provided adequate support by bank's existing SIEM system integrator for the purpose of integration.

4.13. Solution Integration with EMS

It would be bidder's responsibility to integrate proposed solution with existing EMS (Enterprise Management System) to generate alerts for any violations. Proposed solution should be able to send logs in an acceptable format to the existing EMS solution.

Bidder would be provided adequate support by bank's existing EMS system integrator for the purpose of integration.

4.13. Manufacturer's Authorization Form

Bidder, other than sole agents in India of the manufacturers, must submit a letter of authority from their manufacturers that they have been authorized to quote on behalf of the manufacturer. Authorization from authorized distributors/dealers for software items is acceptable.

4.14. Project Implementation

The Bidder is expected to implement the solution in a modular and phased manner. The bidder is expected to successfully complete the implementation of the solution within 42 Weeks strictly from the date of Letter of Intent in phases as under

Phase 1 – Completion of Requirement Study, Setting up of application, Data Modelling, development, testing, etc. for both DC & DR. Bidder is expected to successfully implement acceptable Central Data Repository and completion of at least 25% of all reports shared by Bank.	Within 24 weeks of the date of Letter of Intent
Phase 2 – Successful completion of at least 80% of all reports of the Project.	Within 37 weeks of the date of Letter of Intent
Phase 3 – Successful completion of 100% of all reports of the Project.	Within 40 weeks of the date of Letter of Intent

The Bidder is expected to implement Phases of Project Implementation as mentioned below

S.No.	Project Activity	Phase	Time lines (Week)
1	Current State Assessment & Implementation Planning	1	5
2	Customization/ Implementation & Testing		12
3	Development of 25% of all Reports shared by Bank.		6
4	Go Live of the Project covering all the technical and functional specifications of the Bank as per Annexure VI		1
5	Commencement of FM Services and Helpdesk Services		Immediately after the date of go- live.
7	Development of 60% of all Reports shared by Bank.	2	8
8	Development of 100% of all Reports shared by Bank.	3	8

Bank wants the Bidder to provide an integrated comprehensive solution to provide for MIS, Analytical and ad-hoc reporting capability. This would provide the management with the ability to access, analyse and explore information, and develop insights and understanding of available data to achieve improved, informed and fact based decision making.

4.15. General Provisions

a. Successful Bidder will undertake to indemnify the Bank and keep the Bank and its officers/employees/Directors fully indemnified and harmless from and against all the consequences of any of its actions and/or its sub-contractors, representatives, employees leading to breach of any of the provisions of Law faced, suffered or incurred by the Bank. The bidder should indemnify the Bank in case of any breach by the bidder or its sub-contractors, representatives, employees, etc. of its obligations under confidentiality.

b. Similarly, in the event of any claims being made on the Bank, on account of any breach or noncompliance of any applicable law, unauthorized act, fraud, deed or thing done or omitted to be done or undertaking made or deficiency in service by Successful Bidder, its employees, officers, agents, etc. Successful Bidder undertakes to pay on first demand made by the Bank of any amount on

this account without any demur, contest or protest whatsoever within 7 working days of the demand being made. The Bank may at its discretion settle any or all claims made on it and recover the amount so paid from Successful Bidder and /or make deductions from the amount payable by the Bank to Successful Bidder.

c. Neither the contract which will be entered by the Bank with the successful bidder nor any action taken by the Successful Bidder shall constitute as between the Parties as partnership, association, joint venture or other common enterprise.

The relationship between Successful Bidder and the Bank hereunder is on Principal-to-Principal basis. Successful Bidder is to ensure that no nexus, either direct or indirect, shall be established between its personnel and the Bank which may lead to any presumption or conclusion to the effect that the personnel may be treated as the employees of the Bank.

d. That the Bank, its representatives, its Regulators including RBI or persons authorized by the Regulator, its internal/ external/ other Auditors, shall, whenever required/called for, have access to i) All books, records, information of the Successful Bidder; ii) Any documents, records of transactions and other necessary information processed/ stored by, given to the Successful Bidder; and iii) Any document/information given by the Bank to the Successful Bidder and / or relevant to the outsourced activities available with the Successful Bidder pertaining to the services provided under this Agreement by the Successful Bidder. Bank shall provide a reasonable prior notice before such audit and the cost of the audit shall be borne by the bank.

e. The access shall also extend to the books, records, information held by/available with any person/firm agent/company engaged by Successful Bidder or any documents records of transactions and other necessary information given/stored or processed provided by the Bank, to Successful Bidder and in turn provided by Successful Bidder to another agency, in order to render the required Services to the Bank.

f. Successful Bidder shall ensure preservation of documents and data in accordance with legal/regulatory obligation of the Bank communicated to Successful Bidder in writing by the Bank, provided to Successful Bidder by the Bank, in order to render the required Service to the Bank.

g. That due diligence/KYC/physical verification of employees of the company/their sub-contractor will be done by the successful bidder and proper records of the same will be maintained and shared with Bank.

h. Those adequate steps will be taken to build strong safeguards to avoid the access of information/documents records and assets of the Bank with other organizations for whom Successful Bidder undertakes similar services.

i. That the Successful Bidder will ensure to get its security, practices and control process audited on a regular basis and disclose security breaches, if any, to the Bank. The copy of such audit report including the steps taken to address the issues raised by the auditors be provided to the Bank.

j. The Successful Bidder will conform to the laws, rules and regulations as stipulated by the Central/State Govt. /RBI/ and/or any regulatory authority in regard to employment of agents/ associates/ employees, etc. including the Minimum Wages Act.

4.16. ESCROW Arrangement:

- Source code for customization done for Bank in the solution and for other related services shall be provided by the bidder to the Bank for unlimited and unfettered use by the Bank. Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.
- The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder to the bank. Bidder shall transfer all Intellectual Property Right on non-exclusive basis for all the customization done for Bank for the solutions and these IP rights would also be applicable for Bank.

4.17. Source Code

- a) The application software should mitigate Application Security Risks, at a minimum, those discussed in OWASP top 10 (Open Web Application Security Project). The Bank shall have right to audit of the complete solution proposed by the bidder, and also inspection by the regulators of the country. The Bank shall also have the right to conduct source code audit by third party auditor.
- b) The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.
- c) In case the Bidder is coming with software which is not its proprietary software, then the Bidder must submit evidence in the form of agreement it has entered into with the software bidder which includes support from the software bidder for the proposed software for the full period required by the Bank.

5. TERMS AND CONDITIONS

5.1. Signing of Contract

The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), NonDisclosure Agreement (NDA), Contract and Integrity Pact (IP) with Bank, within 30 days of the award of the tender or within such extended period as may be permitted by the bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Contract. If the contract is not signed within the given period (30 days), the Bid Security declaration by bidder shall be executed after a grace period of 15 days.

5.2. Publicity

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

5.3. Duration of Contract

Bank will enter into contract initially for a period of five years starting from the Go-Live Date and rendering consultancy services on the rates derived through this RFP Process. Bank also reserves the option to purchase the whole Solution duly updated and upgraded with source code at any stage of contract period or even after the completion of the contract period at the cost negotiated with the successful bidder as an optional item in the commercial offer.

However, the contract period for hosting the software application and consultancy services should be extendable after completion of 5 years for a further period 1 year or for the period, as decided by Bank on mutually agreed terms and costs, if the bank so desires.

5.4. Performance Bank Guarantee

a. The successful bidder shall provide a Performance Guarantee within 15 days of awarding the contract, which will be for the period from the date of receipt of the order or signing of the contract, whichever is earlier, in the format as provided in Annexure XVII to the extent of 3% of the total TCO value valid for the entire period of the contract i.e. 60 months plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations. The guarantee should be of that of a nationalized Bank only, other than Punjab And Sind Bank. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number. The PBG shall be denominated in Indian Rupees.

b. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favor with authorization to sign the documents.

c. In the event of non-performance of obligation or failure to meet terms of this Tender the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the bidder. Any amount pending for payment due to non-achievement of milestone/s set under the agreement or any other reason solely attributable to the successful bidder should be included in the remaining amount of the contract value.

d. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking Performance Bank Guarantee, if any, under this contract.

e. If the Performance Bank Guarantee is not submitted within the stipulated time, the Bank reserves the right to cancel the order / contract and the Bid Security declaration shall be executed.

f. The Performance Bank Guarantee may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the Performance Bank Guarantee.

5.5. Acceptance of Order

Successful bidder shall be required to accept the order within 15 days from the date of order placement. Bank has a right to cancel the order and forfeit the EMD, if the same is not accepted within a period of 15 days from the date of order, otherwise it will be considered as accepted.

5.6. Implementation

Successful implementation is to be completed within 40 Weeks from the date of Letter of Intent.

5.7. Acceptance Test

The system is subject to an Acceptance Test after completion of installation, behavioural analysis shall be done by BoM designated team for a minimum period of 5 weeks for completing the acceptance test. Bidder has to arrange one engineer at the site at the date and time mentioned by the Bank to assist in the acceptance test. After successful behavioural analysis bank shall sign off acceptance test.

5.8. Payment Terms

The Bidder must accept the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item. The scope of work is divided in different areas and the payment would be linked to delivery and acceptance. All/any payments will be made subject to LD / penalty / compliance of Service Levels defined in the RFP document.

Procedure for claiming payments: The Bidder's requests for payment shall be made to the Bank in writing accompanied by Original Invoice detailing the systems, software delivered, installed and accepted by the bank. The invoices and other documents are to be duly authenticated by Bidder. On receiving each payment, the Bidder shall submit a stamped receipt for the payment received including TDS. The payment after deducting applicable TDS will be released by the Bank. All payments will be made only by electronic transfer of funds either by NEFT or RTGS. The Bidder therefore has to furnish the bank account number to where the funds have to be transferred for effecting payments.

Payments as per the schedule given below will be released only on acceptance of the order and on signing the agreement/contract by the selected bidder and also on submission of performance guarantee through Bank Guarantee as per Annexure XVII.

Deliverables	% of Payment	Stages (on Completion of Activities)
Hardware	60%	Delivery of the Hardware both at DC & DR and submission of invoice with Proof of Delivery and other documents. Bank may at its discretion verify the details before releasing the payment. **Payment related to hardware delivery will be made post validation from 3rd party. Bank will conduct 3rd Party Inspection within 1 month of delivery. Bidder to deliver the hardware as per the phase, project timelines & delivery schedule for various environments (Delivery Plan of hardware is to be approved and validated by bank and has to be mutually signed between successful bidder & bank)
	30%	On Successful installation and acceptance of the hardware by the bank both at DC & DR.
	10%	Go-Live of the project
OS & Other peripheral software	60%	On delivery of licenses both at DC & DR and submission of invoice with Proof of Delivery and other documents. Bank may at its discretion, may verify the details before releasing the payment.
	30%	On successful implementation of OS & Other peripheral software both at DC & DR.
	10%	Go-Live of the project
Implementation Cost	20%	Go-Live of Dashboard & Webportal
	20%	Successful deployment of 25% ADF reports (reports required by RBI)
	20%	Successful deployment of 50% ADF reports (reports required by RBI)
	20%	Successful deployment of 75% ADF reports (reports required by RBI)
	20%	Successful deployment of 100% ADF reports (reports required by RBI)
AMC (After expiry of one year warranty period)	Quarterly in advance	Quarterly in Advance
ATS (After expiry of one year warranty period)	Annually in Advance	Annually in Advance
FM Manpower	Quarterly in arrears	The payment will be paid in arrears at the end of every quarter.
Training	40%	Training cost will be made after successful completion of the first batch of Training, submission of feedback by participants to the bank and against receipt of Acceptance Report signed by Bank's identified Project Manager.
	40%	Training cost will be made after successful completion of the second batch of Training, submission of feedback by participants to the bank and against receipt of Acceptance Report signed by Bank's identified Project Manager.

	20%	Will be made after 12 months from the date of Go-Live Date
Other Cost	In Arrears	Will be paid in arrears on Completion of respective services.
Escrow Cost	Annually In Advance	Annually in Advance

**Bidder to ensure that delivery of software licenses is made post-delivery, racking and stacking of hardware.

Note: Successful Completion refers to the sign off from the Bank

The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within forty five (45) Days after its receipt unless otherwise mutually agreed to in writing, provided that such invoice is dated after such amount have become due and payable under this RFP and subsequent agreement.

Any objection / dispute to the amounts invoiced in the bill or any other component of the bill shall be raised by the Bank within 21 days from the date of receipt of the invoice, only in exceptional circumstances will bank raise a dispute beyond 21 days. The Bidder is required to provide the clarification on the disputes within 14 days of dispute being highlighted by the bank. In case of Disagreement/dispute between bank and the bidder exists even after receiving the clarifications such disputed can be dealt as per contract provisions.

Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) Days of the settlement of such disputes.

All out of pocket expenses, traveling, 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.

The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, 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 fall in prices, taxes, duties or any other reason, must be passed on to Bank. The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions and increase in custom duty. The bank will not pay any out of pocket expense.

Bank shall deduct appropriate tax as applicable at source from the payment against the services and corresponding TDS certificate will be issued at the end of the respective quarter. Bidder needs to furnish PAN number and GST number. Photo copies of PAN card, GST certificate has to be submitted as required by the Accounts department for verification. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder during the duration of Contract Period.

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

5.10. Warranty

The products & services offered must include comprehensive on-site warranty as provided by the OEM /Bidder from the date of installation and acceptance of the solution by the Bank including all

software parts, media, patches, updates and licenses. The Warranty will commence from the date of acceptance. This includes updating the latest patches of software, re-configuration, redeployment of application (if required), providing latest version (software subscription) of the software/license etc. Definition update / patch update, upgrade would be done by bidder immediately for critical updates or on monthly basis for normal updates/upgrades.

Bidder shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of the equipment/ accessories etc, if any, Covered by the tender.

Warranty should cover the following:-

- Service support should be available on 24 x 7 x 365 basis.
- Bank should have facility to log the call directly with OEM/ bidder, if Bank faces any problem.
- The problem/ issue should be attended within 2 hours of receipt of complaint; however telephonic support should be made instantly on receiving the complaint. Warranty would cover updates from regulatory authority / Government instructions /maintenance patches/bug fixes (available from the original software bidder) for system software.
- The bidder should provide on-site preventive maintenance on regular interval i.e. quarterly. Proactive product health status check-up (on-site) and submission of report by product as per Bank's requirement.
- The bidder will obtain written acknowledgement from Bank after completion of warranty period for successful sign off of warranty period.

In case of repetitive application system failure (two or three times in a quarter) it shall be replaced by equivalent or higher model new equipment by bidder, at no extra cost to Bank. Free of cost customization and version upgrade whenever new version is released will be done by bidder.

Mean time between failures (MTBF)

If during warranty period, any equipment has a failure on four or more occasions in a period of less than three months or six times in a period of less than twelve months, it shall be replaced by equivalent or higher-level new equipment by the Bidder at no cost to the Bank. However, if the new equipment supplied is priced lower than the price at which the original item was supplied, the differential cost should be refunded to the Bank.

For any delay in making available the replacement and repaired equipment's for inspection, delivery of equipment's or for commissioning of the systems or for acceptance tests / checks on per site basis, Bank reserves the right to charge a penalty and the Bidder agrees that the rate of penalty would be as per Service Level Agreement.

5.11. Annual Technical Support& Annual Maintenance Contract

The ATS rates for software as well as AMC of Hardware will be valid for a period of Four years after expiry of One year warranty period. Payment of AMC will be released quarterly in advance and ATS annually in advance. The ATS may be terminated by the Bank after giving three months" notice in case of deficiency in services.

The quoted rates for ATS and AMC shall include all Taxes, Statuary levies etc. except GST which will be paid on actual basis. The quoted ATS rate would be applicable for proactive support on 24 x 7 x 365 basis. ATS would cover all software including application without any exceptions.

The Bank will enter into an all-inclusive Annual Technical Services (ATS) and AMC contract with the selected bidder after the expiry of respective warranty period for the software systems.

Total Contract period: 1 year warranty + 4 years ATS& AMC. ATS and AMC is after one year warranty.

5.12. Upgrades and Updates

The bidder shall be required to provide all future updates and upgrades for the solution provided free of cost during contract period. If however, the upgrades is not available then the support for the implemented solution should be available at any point of time. All the IT components proposed under the RFP (such as- application software, middleware etc.) should be periodically patched for all types of patches, such as - security patches, system patches etc. Emergency patches should also be applied immediately as per regulatory and other agencies directions etc. If any proposed software becomes End of support/ End of life during the warranty/ AMC/ ATS period, the same will be replaced by the next version of software without any cost to the Bank. Also, software replacements are done in a planned manner to ensure that no downtime is required on this account.

Product items including Hardware & Software nearing end of support/ life should not be quoted/ provided in bid or during Project and Bidder / SI should ensure this for the whole contract period. If the end of life / end of support announced by the OEM during the period, bidder has to replace the Hardware and Software with the equivalent / better capability of licensed Hardware and Software without any additional cost to the Bank.

5.13. Penalty

The critical performance parameters shall be tracked on a regular basis to evaluate the Solution's performance. Performance measurement reports (system generated) on a monthly basis or at a frequency as desired by Bank shall be provided by the successful bidder. Bidder will assist Bank for performing Availability & Performance measurements and / or checking the correctness of the said report. Penalty would be levied if the cumulative additional time / over utilization / delay, etc. under each specified measurement category, in a particular month or at a frequency as desired by Bank crosses the minimum service level. Service Level shall be measured after Go Live Date till completion of contract period. Service Levels shall be reviewed at least once every month during the period of contract and may be added/ deleted/ changed by Bank as a result of such review or any new business/ IT Services requirements.

Penalties if any, as defined in SLA, shall be adjusted in the payment of a quarter. Balance penalties, if any, shall be levied in the payment for the subsequent quarter.

a) Delay in Installation & Implementation

The complete implementation of the project shall be made by the Bidder in accordance with the time schedule (within 40 Weeks), technical specification, scope of the project and other terms & conditions as specified in the RFP document.

Any delay in performing the obligation/defect in implementation/performance of solution by the bidder may result in imposition of liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract. A penalty @1% per week, of total TCO Value (including software cost, Hardware and implementation cost) issued by the Bank will be deducted for delay in implementation as per time schedule defined in the RFP document, with a maximum up to 10 % of total TCO Value shall be deducted as per the purchase order issued by the Bank.

One percent of the total TCO Value would be levied as a penalty for every one week delay as per delivery timelines per product / service.

b) Failure in Maintaining Service Level Agreement (SLA) & Resolution of Reported Issue

Bidder has to enter into service level agreement with bank. SLA will include the terms and conditions mentioned in this bid along with the uptime and resolution commitments by the bidder.

The Application/Solution should not face any service impact/disruption. Its uptime to be as follows: 99.95% (on quarterly basis). Below 99.95%, for each downtime of 0.1% quarterly, Bank will deduct penalty @ 0.1% of the Total TCO Value issued by the Bank, with a maximum up of 10% of TCO value. In case of downtime, during ATS period the penalty will be recovered from the performance bank guarantee or deduct from ATS amount.

The changes made in the solution during AMC Period against Change Requests should be completed within the quoted timeframe with quality. Penalty will be deducted @ 1% for each day of non-completion beyond the quoted timeframe of cost quoted for the same Change Request, with a maximum up of 50% of total cost quoted for the same Change Request.

Bidder must have service to support the following: Maximum 48 hour resolution time including the response time of 2 hours. If the issue is not resolved within 48 hours then penalty @ 1% of ATS cost will be deducted for each day of default subject to maximum of 15% amount of ATS cost for that quarter.

- Bidder should provide facility of call (fault) logging through telephone, e-mail, web portal, etc. The bidder must submit call wise details monthly during warranty period.
- The bidder will have to pay the penalty amount as and when demanded by the bank, within 15 days from the demand date, otherwise bank reserves the right to invoke performance bank guarantee for recovery of the penalty amount.
- The Bidder would be responsible for ensuring that the exercise is as per the Implementation plan. In case the Bidder fails to commission the software/ solution on time, then the Bidder would need to make alternative arrangements at no extra cost to the Bank.

Performance Measurement

Sr. No.	Type of Infrastructure	Description	Minimum Service Level	Measurement Tools	Monthly Cost Allocation
1	CPU and Memory Utilization	Hardware utilization should not exceed 60%	99%	EMS	0.1% of the Total TCO Value issued by the Bank for every 1% of deviation from the Minimum Service Level with a maximum up of 10% of TCO value.
2	Storage Utilization	Storage utilization should not exceed 70%	99%	EMS	0.1% of the Total TCO Value issued by the Bank for every 1% of deviation from the Minimum Service Level with a maximum up of 10% of TCO value.

3	Downtime for servicing	Each planned downtime for hardware, database and operating system servicing etc. (up gradation, bug fixing, patch uploads, regular maintenance, etc.), attributable to the Bidder, will not be more than 6 hours. This activity shall not be carried out between 9 AM to 9 PM. However, activities which require more than 6 hours or required to be carried out during business hours will be scheduled in consultation with Bank.	100% (per instance)	Not Applicable	Penalty of INR 10000 for every 60 minutes of delay above the scheduled/ permissible window
4	Disaster Recovery Site Availability	Business operations to resume from Disaster Recovery Site within 120 (RTO) minutes of the Data Centre failing	100% (Instance Wise)	Not Applicable	INR 10000 for every 10 Minutes of delay above the defined RTO for the reasons solely attributable to the bidder
5	Issue Resolution - Critical	For Service desk calls raised by bank should be resolved within 1 day of reporting on business days and within 2 days of	100% (Instance Wise)	Helpdesk	0.5% of monthly Facility Management resource cost for each day delay

		reporting on non-business days			
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c) Not Acceptance/ Non Execution of Order

In case the bidder refuses to accept / execute the order, Bank will procure the same from the respective OEM as per terms & conditions and rate accepted by OEM. The bidder has to bear the different cost of the item/ product (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the bidder.)

If required, Bank may also take action against the bidder and blacklist them without any correspondence in this regard.

5.14. Liquidated Damages

Notwithstanding the Bank's right to cancel the order, liquidated damages at 1% (One percent) of the contract price per week will be charged for every week's delay in the specified implementation schedule. The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. The Bank reserves its right to recover these amounts in the mode as it deems fit and proper such as adjusting from any payments to be made by PUNJAB AND SIND BANK to the bidder, etc. without prejudice to its other rights and contentions available under the Law (s) for the time being in force.

5.15. Cancellation of Purchase Order

After issuance of purchase order to successful bidder, Bank reserves the right to cancel the purchase order without giving any notice, for following reasons -

- a) Non submission of acceptance of order within 7 days of placement of order.
- b) Non submission of performance bank guarantee within stipulated time as specified in the RFP.
- c) Non signing of contract within the time specified by bank.

In addition to the cancellation of purchase order, Bank reserves the right to proceed for recovery of actual direct losses as per the remedy available under the applicable law fixed for participation in RFP and Execution of Bid Security Declaration.

5.16. Exit Option and Contract Re-Negotiation

1. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:

- a. Failure of the successful bidder to accept the contract and furnish the performance Guarantee within 15 days of receipt of purchase contract or agreed terms by Bank;
- b. The selected bidder commits a breach of any of the terms and conditions of the contract.
- c. The bidder goes into liquidation voluntarily or otherwise.
- d. An attachment is levied or continues to be levied for 7 days upon effects of the bid.
- e. The progress regarding execution of the contract by the bidder does not comply with the SLAs proposed in this RFP and the deviations are above the defined threshold limits.
- f. Deduction on account of liquidated damages exceeds 10% of the total contract price.
- g. Delay in delivery / installation / commissioning of Supply, Customization, Installation, Integration and Maintenance of the solution, beyond the specified period for the same as mentioned in the order.

2. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the bidder.

3. The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the bidder at more favourable terms in case such terms are offered in the industry at that time.
4. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the bidder should continue to provide the facilities to the Bank at the site.
5. Knowledge transfer: The Bidder shall provide such necessary information, documentation to the Bank or its designee, for the effective management and maintenance of the Deliverables under this Agreement. Bidder shall provide documentation (in English) in electronic form where available or otherwise a single hardcopy of all existing procedures, policies and programs required to support the Services. Such documentation will be subject to the limitations imposed by Bidder's Intellectual Property Rights of this Agreement.

6. Warranties

- a. All the warranties held by or in the name of the bidder shall be assigned or transferred as-is, in the name of the bank. The bidder shall execute any and all such documents as may be necessary in this regard.
 - b. The parties shall return confidential information and will sign off and acknowledge the return of such confidential information.
 - c. The bidder recognizes that considering the enormity of the assignment, the transition services listed herein are only indicative in nature and the bidder agrees to provide all assistance and services required for fully and effectively transitioning the services provided by the bidder under the scope, upon termination or expiration thereof, for any reason whatsoever.
7. During which the existing bidder would transfer all knowledge, knowhow and other things necessary for the Bank or new bidder to take over and continue to manage the services.
8. The bidder agrees that in the event of cancellation or exit or expiry of the contract it would extend all necessary support to the Bank or its selected bidders as would be required in the event of the shifting of the site.

5.17. Amalgamation

If the Bank undergoes an amalgamation, take-over, consolidation, reconstruction, merger, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the Bidder under this RFP. However, if the bidder undergoes an amalgamation, take-over, consolidation, reconstruction, merger, change of ownership etc., such acts shall not affect the rights and interest of the Bank and the bidder shall continue to support Bank till the end of contract period as per SLA signed between Bank and Bidder.

5.18. Information Security

Successful Bidder upon selection will provide an undertaking to comply with the provisions of the Information Security Policy of the Bank. Bank may also do the audit of the product/solution by Bank's Staff or third Party auditor as and when required. The successful branch is expected to clear any observations put forward in the audit within the prescribed timeframe.

Bidder has to carryout hardening of OS (Web/DB/App), patch management activity and other configuration on Web/DB/App, and its related software, etc., periodically (which is provided under this RFP) as per the requirement of the bank and closure of VAPT Observations / audit of the bank during the warranty/ ATS period as per Bank's requirement.

5.19. Signing of Pre Contract Integrity Pact

All the bidders has to sign "Adoption of Integrity Pact"

1) The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons/officials of both sides, not to resort to any corrupt practices in any aspect/stage of the contract.

2) Only those bidders, who commit themselves to the above pact with the Bank, shall be Considered eligible for participate in the bidding process.

3) The Bidders shall submit signed integrity pact as per **Annexure-XII** along with Conformity to Eligibility Criteria. Those Bids which are not containing the above are liable for rejection.

4) Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.

5) Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anticorruption principle.

6) Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

7) The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty/Guarantee/ATS if contracted whichever is later.

8) Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

The Bidders should enclose proof of all Pre-Qualification Criteria, while submitting the Bid Proposals, failing which, the Bid Proposals will not be considered for further evaluation and may be treated as technically non-responsive.

5.20. Delays in the Supplier's Performance

Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by the Bank. Any delays in performing the obligation by the supplier will result in imposition of liquidated damages and/or termination of rate contract for default as detailed in this document.

5.21. Indemnity

The bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under these general conditions or for which the bidder has assumed responsibilities under the purchase contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all

the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase contract and to protect the Bank during the tenure of purchase order. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vested in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon.

In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the machine supplied by the bidder covered under the purchase contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank.

5.22. Termination of Contract

The quality of services given by the bidder & progress of the project will be reviewed fortnightly and if the services are not found satisfactory, the bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 90 days, for any valid reason, including but not limited to the following :

- a) Excessive delay in execution of order placed by the Bank
- b) Discrepancies / deviations in the agreed processes and/or products
- c) Failure of bidder to complete implementation of solution within the time as specified in the RFP document
- d) Violation of terms & conditions stipulated in this RFP

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

Date:

Place:

ANNEXURE I: COVER LETTER

UNDERTAKING FROM THE BIDDER (Bidder's letter head)

To
Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Sir

Reg.: Our bid for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

We submit our Bid Documents herewith.

We understand that

- You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.
- We agree to abide by this Tender Offer for 180 days from date of Tender (Commercial Bid) opening and our offer shall remain binding on us and may be accepted by the Bank any time before expiry of the offer.
- If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form. Till such a formal contract is prepared and executed, this bid shall constitute a binding contract between us and bank.
- If our bid is accepted, we are responsible for the due performance of the contract.
- You may accept or entrust the entire work to one Bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever.
- Bidder means the bidder who is decided and declared so after examination of commercial bids.
- We undertake that in competing for and if the award is made to us, in executing the subject contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- We certify that we have provided all the information requested by the bank in the format requested for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.

Date:

Place:

Yours faithfully

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE II: UNDERTAKING FROM OEM

OEM Letter Head

To
Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Sir,

Reg: Our bid for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

We hereby submit the following:-

1. We are the OEM of _____ product. M/s _____ is our authorized partner in India for the RFP for Supply, Deployment Maintenance & Support of MIS, RBI ADF PROJECT/ RBI ADEPT & RBI CIMS Project or both.
2. The bidder i.e. M/s _____ has IP (Intellectual property) rights for the products or authorized reseller of the OEM product i.e. _____ to Punjab and Sind Bank
3. In case the authorized distributor i.e. M/s _____ is not able to perform obligations as per contract during contract period, we will perform the said obligations without any extra cost to Bank.

Date:

Place:

Yours faithfully

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE III: COMPLIANCE TO ELIGIBILITY CRITERIA

The Bank will examine the Eligibility Criteria compliance of the bidder as per the below tabulated criteria in this RFP. The bidder(s) who satisfy the eligibility criteria conditions shall be considered for the next phase of evaluation i.e. Technical Evaluation.

The Bidder is required to meet all the following eligibility criteria applicable to them and provide adequate documentary evidence for each of the criteria stipulated below:

S. No.	Eligibility Criteria	Documents Required	Compliance (Yes/No)
1	The Bidder should be a registered company in India or Should either be a PSU / PSE / Registered Partnership Firm or a Limited Company under Indian Laws and with an office in India with standing of 5 years as on 31.03.2021. The bidder should have an average turnover of at least 20 Cr in FY 2018-19, FY 2019-20 and FY 2020-21 each. The bidder should have positive net worth for last three financial years viz. FY 2018-19, FY 2019-20 and FY 2020-21 each. The bidder should be a profitable entity during last three financial years viz. FY 2018-19, FY 2019-20 and FY 2020-21 each.	Certificate of incorporation, Registration, Commencement of Business and other Related documents from the respective authority. CA Certified Audited Financial Statements of FY 2018-19, FY 2019-20 and FY 2020-21 each.	
2	The firm has successfully implemented the project of RBI ADF for at least one scheduled Commercial Bank in India (Having at least 1500 branches).	Bidder has to submit certificates/letters/purchase orders on the letter head of the issuing PSB/Scheduled Commercial Bank which may indicate the activity performed by the bidder along with contact no. of concerned person.	
3	The bidder should not be involved in any litigation which threatens solvency of company. Institutions in India. SelfCertificate / Undertaking is to be provided.	Certificate is to be provided by the chartered accountant / statutory auditor of the Firm/ Company, who has audited the latest Financial Statements, as per Annexure- VIII	
4	Bidder should not have been black listed at any time by the Government / Government agency / Banks.	Undertaking to be provided as per Annexure-X .	
5	The firm should have its own software (Intellectual Property Rights Owner) or duly licensed by the owner to sell the software to be procured by the Bank for this purpose.	Self-Certificate should be submitted with the Bid duly signed by the authorized signatory of the bidder in case bidder is owner of the software, else authorization letter from the OEM to be submitted to sell the software.	

6	<p>The bidder should have at least one of the below mentioned certificate which is valid as on the date of RFP Submission</p> <ul style="list-style-type: none"> • ISO 9001:2015 • CMMI Level 3 or above 	Bidder has to submit a copy of the Respective Certificate from the respective authority.	
7	The bidder should comply with the "Integrity Pact" Clause as per Annexure XIII.	Annexure XIII to be submitted.	

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE IV: BIDDER'S INFORMATION

S. No.	Information On	Particulars / Response		
1	Company Name			
2	Constitution			
3	Date of Incorporation			
4	Company Head Office Address			
5	Registered office address			
6	GSTIN & TAN No.			
8	Bank Account Detail: Account Number, Account Name, IFSC, Bank Name			
9	Name, Designation, Tel. No, Email of the authorized signatory submitting the RFP (Please enclose the copy of board resolution)			
10	Specimen Full signature and Initials of Authorized Signatory			
11	Contact persons address, telephone number, mobile number, Fax Number, E-Mail ID. (give at least 2 contact persons details)			
12	Whether company has been blacklisted for service in past. If yes, details thereof.			
13	Any pending or past litigation (within three years)? If yes please give details	Yes/No/Comments (if option is "Yes")		
14	Please mention turnover and Net Profit for last three financial years and include the copies of Audited documents in support of it.	Year	Turnover Rs.(in Cr)	Net Profit/Loss Rs. (in Cr)
		2018-19		
		2019-20		
		2020-21		
15	Details of the similar assignments executed by the bidder (Name of the Bank, time taken for execution of the assignment and documentary proofs from Bank are to be furnished)			

Declaration:

We confirm that, all the details mentioned above are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage of evaluation, the Bank has the right to reject the proposal and disqualify us from the process.

We hereby acknowledge and unconditionally accept that the Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP document, in short listing of bidders.

We also acknowledge the information that this bid is valid for a period of 6 months, for the shortlisting purpose, from the date of expiry of the last date for submission of bid.

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE V: UNDERTAKING OF INFORMATION SECURITY

UNDERTAKING FROM THE BIDDER (Bidder's letter head)

To

Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Sir

Sub: Regarding Information Security for RFP for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

We hereby undertake that the proposed software and Hardware to be supplied to the Bank will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done).

Date:

Place:

Yours faithfully

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE VI: TECHNICAL & FUNCTIONAL EVALUATION

Bidder' response should be only in the following format

- **Compliant**- The solution supports the function in its native form i.e. functions is included in the base package, to be delivered in the version of the solution proposed to the Bank. This response will score full marks allotted.
- **Minor Customization**- The function is not available in the product and it would require minor/few customization by the bidder and the bidder shall provide these features at no additional cost before the beginning of the User Acceptance Test. This response will score half of the marks allotted.
- **Major Customization**- The function is not available in the product and it would require major customization by the bidder and the bidder shall provide these features at no additional cost before the beginning of the User Acceptance Test. This response will score one-third of the marks allotted.

S. No	REQUIRED FEATURES	BIDDER'S RESPONSE (Compliant/ Minor Customization/ Major Customization)	Marks Allotted	Marks Scored	BIDDER'S REMARKS (IF ANY)
A.	TECHNICAL SPECIFICATIONS				
1	The Application should have very high availability (Greater than 99.95% quarterly) at DC & DR location.		2		
2	The software solution should be convenient to use. It should have web based graphic interface at branches / controlling Offices.		2		
3	The web-based Admin module shall support Users/ Groups/ Role definition and granting/ revoking Access Rights and set password expiries.		2		
4	Solution should be OS Independent. Also, it should be able to run in mobile devices of staffs irrespective of types of OS in mobile devices.		3		
5	Solution should provide fail-over, back-up and recovery capabilities.		2		
6	The communication between server, database, browsers and other systems should be encrypted.		2		
7	Solution should not rely on browser helper objects/ active x control/ applets for communicating authentication data to backend as there are numerous security vulnerabilities found in such add-ons.		2		

8	Application portal should be SSL secured and should have logs and audit trails, Access Control List and other security features.		2		
9	The user access hierarchy and reports should be as per Bank's administration architecture for e.g. Branches / Zones / Head office etc.		2		
10	<p>The solution should have interface with CBS, Biometric Access System (BAS), LLMS, DMS, EWS, ATM Switch, Debit Cards database, IB, MB, BHIM, POS, UPI, Treasury, Exim, , CTS, Call center systems, Reconciliation systems, SMS gateway, Email solutions, Demat systems, FI systems, various kiosks, Crismac, AML, FRM, KYC systems, various NPCI systems, ADS, CSOC, SWIFT, Credit bureau systems, Credit rating systems, Various intranet based in-house systems which includes HRMS, any other future system etc. The data shall be pulled through interfaces on daily basis for generating various Reports/ MIS/ ESS on daily basis.</p> <p>The interfaces shall be through ETL, direct table to table copy, through API, Web interfaces, XML based, WebDAV etc. on case to case basis.</p>		3		
11	The solution should comply bank's information security policy and the observations of periodical security audit observations should be complied with. Comprehensive audit trail and logs should be available.		2		
12	Application should be capable to handle at least 2000 concurrent login. Also, the solution should not allow concurrent sessions for the same user.		1		
13	The solution should comply Bank's archival and storage policy.		2		
14	The system should support multi-server deployment for scalability, load balancing and fault-tolerance.		2		
15	Application must support IPV6 protocol.		1		
16	<p>Seamless Integration - The application software and Hardware should be compatible in DC & DR Setup.</p> <p>During Bank's DR Drill period, the application should work in DR.</p>		3		
17	The system shall support web-based administration module for the complete management of system.		2		
	Application must also be compatible with the				

	hardware available / used at branches and Browser independent.		1		
B.	FUNCTIONAL SPECIFICATIONS				
1	The administrator should have the rights to manage the entire application. The administrator can assign roles to users. Definition of roles shall be parameterized. This role can also be made universal and applied to the entire application or selected applications.		1		
2	Solution should produce detail audit trail including but not limited to user id, computer, IP address, resource being accessed with URLs, timestamp, login time, etc.		1		
3	Solution should be able to produce various event based reports such as enrollments, unenrollments, logins, unsuccessful logins etc.		1		
4	Application should meet all requirements/ guidelines/ modification of Statutory/ Regulatory/ Others.		2		
5	Application should be capable of creating Branch, User, etc. masters by importing data from the existing CBS/ HRMS/ Other application of the Bank and maintain the same. User rights and password control should be as per Bank's policy.		1		
6	Application should be capable of automated emailing process/ SMS sending process to staffs / customers in bulk, with a facility to capture the SMS/ email content through template form and selection of recipients should be either through uploading or through web-based input feeding or through query based back-end data filtering. Pre recorded template content such as greetings / birthday messages / account statement sending should also be possible. Facility of sending Attachments in form of excel, pdf, word, images, etc.) through bulk email also be made available.		2		
7	As the Bank's source database is on Oracle platform, the product offered should be compatible with it		2		
8	Application Design should be capable for merging/closing of branches/zones at any point during the contract.		1		
9	Automated Process should be available in the application through which drill down or drill through can be done on reports.		1		

10	Provide assistance to the Bank staff through a robust web based system to provide immediate and timely Handholding and support on technical and domain issues.		2		
11	Provision to add and view FAQs.		1		
12	Solution should be supportive of Statutory audit process as per frequency decided by regulators with frozen database setup to carry out Memorandum of Corrections (MOC) in frozen data as instructed by auditors and the reports/MIS generation facility on pre-MOC data / post-MOC data.		2		
13	The access to the reports generation tools should be provided to bank's designated staffs for generating ad-hoc reports as and when required for the Bank.		1		
14	Various reports with drill down facilities shall be made available through intranet as selected by Bank on various parameters such as district wise, city wise, zone wise, branch wise, bank as a whole, CIF wise, product wise, segment wise, sector wise etc.		2		
15	Searching facility through intranet for searching database on various input parameters such as CIF, account, mobile, PAN, Aadhar, GST no, etc. using Boolean parameters and fuzzy text search.		2		
16	CIF Deduplication functionality.		1		
17	24X7 onsite support should be made available with sufficient number of onsite support engineers. All the working days of bank should be working day for solution provider also. Post implementation, during contract period, minimum one (01) L1 developing skilled resource should be placed onsite.		1		
18	The solution should support digital signing.		1		
19	The solution should generate reports in various file formats such as CSV, excel, word, PDF, XML, JSON, etc.		1		
20	The solution should have facility to archive the reports already generated for earlier periods.		1		
21	The solution should have the capacity to present single view of customer's accounts / sector classification of customers/Borrower Accounts (as per RBI Circular) / productivity of customers etc. The solution should have facility to generate performance report of staffs / branches / zones based on performance etc.		2		

22	The solution should have facility to generate leads from the existing customer data for support cross selling and upselling of bank's products, based on various search criterion inputs.		2		
23	The solution shall support optimization mechanism, server replication and clustering, to handle large volume of transactions under high load. The mechanism should be highlighted in the technical bid with third party benchmarking done on the performance.		1		
24	The system shall provide LDAP support for integrating with Active directory services and shall support single sign-on.		1		
25	The web-based Admin module shall provide easy to use interface for Index structure definition, that can be used by different users		1		
26	The web-based Admin module shall provide interface for purging old audit trail and do selective logging i.e. select the system or application features for, which the audit trails have to be generated.		1		
27	The web-based Admin module shall provide facility to take complete and incremental backups and shall be able to integrate with third party backup solutions.		1		
28	The web-based Admin module shall provide Diagnostics monitoring activities of different components. E.g. Logs consolidation and capturing, missing indexes, audit log size etc.		1		

Note:

- The bidder should provide compliance statement for all the above specifications of technical requirements against each item.

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE VII: COMPLIANCE STATEMENT

To be provided on letter head of the issuing company

DECLARATION

Please note that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.

Compliance	Description	Compliance (Yes/No)
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of bids).	
Scope of work, Functional and Technical Specification	We certify that the systems/services offered by us for tender conform to the Scope of work and technical / functional specifications stipulated in the RFP. (Any deviation may result in disqualification of bids).	

Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE VIII: PERFORMANCE CERTIFICATE

To be provided on letter head of the issuing company

To
Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Sir,

Reg.: RFP for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

This is to certify that M/s _____ has successfully completed the MIS, RBI ADF Project/ RBI ADEPT Project _____ on _____. Thereafter, the said solution is running successfully at ours from ____ to ____.

The services provided by the M/s _____ are satisfactory.

The certificate has been issued on the specific request of the company.

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE IX : LITIGATION CERTIFICATE

To be provided by Statutory Auditor / Chartered Accountant

This is to certify that M/s _____, a firm / company incorporated under the companies act, 1956 / 2013 with its headquarters at,

_____ is not involved in any litigation which threatens solvency of the company.

Date:

Place:

Signature of CA/Statutory Auditor

Name of CA/Statutory Auditor:

Designation:

Seal of Company

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE X : UNDERTAKING FOR NON- BLACKLISTED

To be provided on letter head of the Bidder's Company

To

Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Sir,

We M/s _____, a company incorporated under the companies act, 1956 / 2013 with its headquarters at, _____ and we do hereby confirm that we have not been blacklisted/ debarred by any Bank/Government Organization in India.

This declaration is been submitted and is limited to, in response to the tender reference mentioned in this document.

Dated at _day of ____ 2021.

Place:

Thanking You,

Yours faithfully,

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ANNEXURE XI: COMMERCIAL OFFER

To be provided on letter head of the Bidder's Company

End to end solution for Supply, Installation, Implementation, Integration and Maintenance of MIS, RBI ADF Project and RBI ADEPT & RBI CIMS Project

S. No.	Items	OTC (One Time Cost)	Year 1 Amt Rs	Year 2 Amt Rs	Year 3 Amt Rs	Year 4 Amt Rs	Year 5 Amt Rs	Total Amt Rs
a.	Enterprise License Cost	0	0	0	0	0	0	0
b	Operating System License Cost	0	X	X	X	X	X	0
	Hardware Cost	0	X	X	X	X	X	0
d.	Implementation Cost	0	X	X	X	X	X	0
e.	ATS(Annual Technical Support)	X	0	0	0	0	0	0
f.	AMC(Annual Maintenance Contract)	X	0	0	0	0	0	0
g.	Training Cost	0	X	X	X	X	X	0
h	Onsite Facility Management Support Charges (FM)	X	0	0	0	0	0	0
	Total Cost of Ownership (TCO)				0			
	Amount in words							

This includes Cost of 159 reports applicable to Bank. If need arises, Bank may ask bidder to develop remaining 86 reports (As per RBI list of ADF/CIMS/ADEPT or as per Bank requirement) over and above of 159 reports applicable to Bank. Also, Bank may ask bidder to develop various MIS reports as per requirement.

The Cost for development of each report(A) in Rs. = Implementation cost (d) as per TCO

159

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

- Enterprise License would mean - The license for the solution to be Enterprise wide perpetual level for all the modules offered without any constraint on number of branches or users for the Bank's Operations in India. This will include cost of all Licenses including Operating System, Software Licenses, etc. to be used in the project.

- The '0' marked cells in the above commercial table represent the amount to be filled in by the bidder and 'X' marked cells are not to be filled.
- For each of the above items provided the bidder is required to provide the cost for every line item where the bidder has considered any cost for the project.
- If the cost for any line item is indicated as zero then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
- All Deliverables to be supplied as per RFP requirements provided in the tender.
- The Onsite Facility Management Support Charges need to include cost of all services and other requirements as mentioned in the RFP. The services of onsite resources shall be used after the Go-Live date and payment for the same will be paid from the date of Go-Live.
- The bidder has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations.
- The prices quoted by the bidder shall be all inclusive, that is, inclusive of all taxes, duties, levies etc. except Goods and Service Tax, Octroi /entry tax (wherever applicable) which will be paid on actual on production of original receipt.
- Only TCO will be considered for the commercial bid.

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE XII: BID SECURITY DECLARATION

RFP Reference No PSB/HOIT/RFP/XX/2021-2022

Date:

Deputy General Manager
Punjab & Sind Bank
Second Floor
IT Department
Plot Number 151, Sector 44,
Gurugram, 122003

Dear Sir,

We, the undersigned, declare that:

We, M/s.....(herein referred as bidder) understand that, according to bid clause No 2.9, bids may be supported with a Bid Security Declaration, bidder may render the declaration that:-

Bank may proceed against us for recovery of actual direct losses as per the remedy available under an applicable law, fixed for participation in RFP tender PSB/HOIT/RFP/XX/2021-2022) and In case of Execution of Bid Security Declaration, we, M/s.....may be suspended for three (3) years from being eligible to submit our bids for any contracts with the Bank if we, M/s..... are in breach of our obligation(s) under the bid conditions, in case we, M/s.....:-

- I. Fails to honour submitted bid; and/or
- II. Withdraws/modify its bid during the period of bid validity; and / or
- III. Fails to sign the contract in line with the terms of the RFP; and/or
- IV. Fails to furnish performance Bank Guarantee in the format as per Annexure XVII; and /or
- V. Fails to sign the contract and submit the Performance Bank Guarantee as per the terms of RFP and/or
- VI. Makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information.

We, M/s.....understand that this declaration shall expire if we are not the successful bidder and on receipt of purchaser's notification of the award to another bidder; or forty-five days after the validity of the bid; whichever is earlier.

(Signature)

(Name of Authorized Signatory)
(Designation)
(Date)
(Place):
(Name and address of the bidder)

(Company Seal)

ANNEXURE XIII : PERFORMA FOR INTEGRITY PACT

PRE CONTRACT INTEGRITY PACT

Between Punjab & Sind Bank (PSB) hereinafter referred to as "The Principal",
and
_____ hereinafter referred to as "The Bidder/ Contractor"

Preamble

The Principal intends to award, under laid down organizational procedures, contract/ s for _____. The Principal values full compliance with all relevant laws of the land, rules, and regulations, economic use of resources and of fairness I transparency in its relations with its Bidder(s) and I or Contractor(s).

In order to achieve these goals, the Principal has appointed Sh. Rattan Kishore Bajaj as Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 - Commitments of the Principal

(1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

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

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

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

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

Section 2 - Commitments of the Bidder(s)/ Contractor(s)

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

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

b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications,

certifications, subsidiary contract submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelisation in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, similarly the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at (page nos. 6-7)

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

f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

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

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

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings".

Section 4 - Compensation for Damages

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

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

Section 5 - Previous transgression

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

Section 6 - Equal treatment of all Bidders / Contractors / Subcontractors

(1) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.

(2) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 - Criminal charges against violating Bidder(s) / Contractor(s) / Subcontractor(s)

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

Section 8 - Independent External Monitor

(1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders/Contractors as confidential. He/ she reports to the MD & CEO of Punjab & Sind Bank.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation.

(4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO of Punjab & Sind Bank and recuse himself / herself from that case.

(5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The Monitor will submit a written report to the MD & CEO of Punjab & Sind Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

(8) If the Monitor has reported to the MD & CEO of Punjab & Sind Bank, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the MD & CEO of Punjab & Sind Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word 'Monitor' would include both singular and plural

Section 9 - Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

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

Section 10 - Other provisions

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. New Delhi.

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(5) Issues like Warranty / Guarantee etc. shall be outside the purview of IEMs.

(6) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)

(For & On behalf of Bidder / Contractor)

(Office Seal)

(Office Seal)

Place -----

Witness 1

Witness 2

Date -----

(Name & Address)

(Name & Address)

ANNEXURE XIV: CHECKLIST

Sl. No.	Documents	Attached in Bid (Yes/No)	Page No	
			From	To
1	Bidder's Cover Letter as per Annexure- I			
2	OEM undertaking letter - as per Annexure-II			
3	Compliance to eligibility criteria - as per Annexure -III			
4	Bidder's information - as per Annexure - IV			
5	Undertaking of Information Security - as per Annexure-V			
6	Technical & functional specifications - as per Annexure-VI			
7	Compliance statement - as per Annexure-VII			
8	Performance certificate - as per Annexure -VIII			
9	Litigation certificate - as per Annexure- IX			
10	Undertaking for non-blacklisted - as per Annexure-X			
11	Commercial Offer - as per Annexure-XI			
12	Bid Security Declaration - as per Annexure XII			
13	Integrity pact - as per Annexure - XIII			
14	Checklist - as per Annexure - XIV			
15	Pre-Bid Query Format - as per Annexure - XV			
16	Past Experience - as per Annexure - XVI			
17	Authorization Letter - as per Annexure - XVIII			
18	Undertaking letter for Central minimum wages act & labour laws- as per Annexure XX			
19	Declaration –cum-undertaking regarding compliance with all Statutory requirements – As per Annexure -XXI			
20	Signed copy of RFP document and Corrigendum, if any			
21	Copy of last three years audited Balanced sheet.			
22	Board resolution in favour of authorized person and power of Attorney/authorization letter in case the authorized person delegates authority to another person of the company to sign the bid documents.			
23	Confirmation of submission of cost of RFP			
24	Copies of Work Orders from Banks or other companies.			

25	Summary of implementation of same projects in other companies.			
26	Copy of Registration Certificate, Incorporation Certificate, Commencement of Business, ISO or CMMI Certificate, etc.			

Note:

- a) All pages of the bid documents must be signed by authorized person.
- b) All pages of the bid documents should be numbered in serial order i.e. 1, 2, 3, and so on.
- c) The technical bid should be properly bind and numbered to find out the documents with annexure in starting explaining positioning of documents in bid.

Date:

Place:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE XV: PRE-BID QUERY FORMAT

Please provide your Pre-Bid Queries for RFP NO: XX dated: XX in this format. You are requested to categorize your comments under appropriate headings such as those pertaining to the Scope of work, Approach, Work plan, Personnel schedule, Terms & Conditions etc. You are also requested to provide a reference of the page number and clause for which the clarification point is sought in the format as shown below.

S. No.	Page #	Point / Clause #	Clarification point as stated in the tender document
1			
2			
3			
4			
5			
6			
7			
8			
9			

Date:

Place:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

(Name: Contact Person, Phone No., Fax, E-mail)

ANNEXURE XVI: PAST EXPERIENCE

RFP NO: XX Dated: XX

Sr. No.	Customer Name	Brief scope of work (specify size of the client, implementation scope - modules and version, application support scope - number of years, date of go live etc.)	Attach reference Letter	Project Status (Live/ Under implementation)

(Enclose necessary documentary proof)

ANNEXURE XVII: PERFORMANCE BANK GAURANTEE

(To be stamped in accordance with the stamp act)

To,
Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

Bank Guarantee No. : _____
Amount of Guarantee : Rs. _____/-
Guarantee Valid up to : _____ Months
Last date of lodgment of claim: _____20__

This deed of guarantee is executed on this _____Day of _____20__ by {Name of the Bank issuing guarantee} a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1980, having its Head office at (H.O. Address) and one of the Branch offices at (Branch address) (hereinafter referred to as the '**Guarantor Bank**', which expression unless it be repugnant to the context or meaning thereof shall include its successors and assigns) in favour of **Punjab and Sind Bank** a Bank constituted by the Banking Companies (Acquisition and Transfer of Undertaking) Act 1980, and having its Head Office at 21, Rajendra Place, New Delhi (hereinafter referred to as "**Beneficiary Bank**", which expression shall unless it be repugnant to the context or meaning thereof shall include its successors and assigns), for an amount not exceeding Rs. _____/- (Rs. _____ only) at the request of M/s _____(with address).

Whereas engagement letter no. _____PO/LOI_____ dated _____20__ (hereinafter called the "**Contract**") for Rs. _____/- (Rs. _____ only) placed by the Beneficiary Bank on M/s _____, having its Head Office at _____ and a branch office at _____ hereinafter referred to as '**Contractor**') stands accepted by the contractor, and in terms of the said contract the contractor have to ___(Name of the Project)___ as per the engagement letter referred hereinabove.

And whereas to ensure due performance to the satisfaction of the beneficiary Bank, of the services provided under the said contract and in terms thereof by the contractor as aforesaid, the Guarantor Bank at the request of the contractor has agreed to give guarantee as hereinafter provided.

NOW THIS GUARANTEE WITNESSETH AS FOLLOWS:-

In consideration of Punjab and Sind Bank, the beneficiary bank, having issued engagement letter No. _____ PO/LOI_____ dated _____20__ for Rs. _____/- (Rs. _____ only) on M/s _____, having its Head Office at _____ for ___(Name of the Project)___ as per the engagement letter referred hereinabove, we, < Issuing Bank Name > do hereby undertake as under:

a) To indemnify and keep indemnified the beneficiary bank for the losses and damages that may be caused to or suffered by the beneficiary bank in the event of non-performance of whatever nature on the part of the contractor in discharging their contractual obligations under the said contract by the contractor against the above referred engagement letter and undertake this guarantee not exceeding Rs. _____/- (Rs. _____ only) without demur and without Beneficiary Bank needing to prove or to assign reasons for the demand so made for the sum specified therein and mere written claim or demand of the Beneficiary Bank shall be conclusive and binding on the guarantor Bank as to the amount specified under these presents.

b) The guarantee herein contained shall remain in full force and effect till discharged by the beneficiary bank or up to _____ months_____, whichever is earlier.

c) This guarantee shall not in any way be affected by the change in the constitution of the contractor or of guarantor bank nor shall be affected by the change in the constitution, amalgamation, absorption or reconstruction of the beneficiary bank or otherwise but shall ensure for and be available to and enforceable by the absorbing amalgamated or reconstructed Company of the beneficiary bank.

d) To pay to the beneficiary Bank any money so demanded notwithstanding any dispute or disputes raised by the contractor in any suit or proceeding before any Court or Tribunal relating thereto our liability under this present being absolute and unequivocal.

e) We, _____ (indicate the name of Guarantor Bank with address) lastly undertake not to revoke this guarantee during its currency except with the previous consent of the Beneficiary Bank in writing, and the guarantee shall remain in full force and continuing till all dues claimed are paid.

“Notwithstanding anything contrary contained in any law for the time in force or banking practice, this guarantee shall not be assignable or transferable by the beneficiary. Notice or invocation by any person such as assignee, transferee or agent of beneficiary shall not be entertained by the Bank. Any invocation of guarantee can be made only by the beneficiary directly.”

Notwithstanding anything contained herein:

i) Our Bank’s liability under this Guarantee shall not exceed Rs. ____/- (Rs. _____ only).

ii) This Bank Guarantee shall be valid up to 60 Months from date of contract with 12 months of claim period.

iii) Guarantor Bank is liable to pay the guarantee amount or any part thereof under this Bank Guarantee only and only if the beneficiary Bank serve upon the guarantor Bank a written claim or demand on or before _____ at _____ (indicate the name of Guarantor Bank with address).

iv) Every Guarantee shall be issued (regardless of the guarantee period) with a minimum claim period of one year from the date of expiry on top of the guarantee period so as to avail benefit of Exception 3 of the Section 28 of the Indian Contract Act, 1872. In other words, The Bank issuing such guarantee will not be liable under such guarantee to the beneficiary after the expiry of the claim period of one year, regardless of period of limitation under the Limitation Act, 1963.

Commission for the claim period also be charged to the customer.

“Notwithstanding anything contained herein above, our liability under this guarantee is restricted to Rs. ____ /- (Rs. _____ only). This guarantee shall remain in force until solely at _____ (indicate the name of Guarantor Bank with address) and on or before _____ unless a demand or claim is lodged with us within the aforesaid time, your rights under the guarantee shall be forfeited and we shall not be liable there under. This guarantee shall be governed by and construct in accordance with the laws of India.

IN WITNESS WHEREOF the authorized signatories of the said (Guarantor Bank) have signed this deed for and on behalf of the guarantor on the date first hereinabove mentioned.

Place:

SEAL

Code No.

SIGNATURE

ANNEXURE XVIII : AUTHORIZATION LETTER

(To be provided on letter head of the Bidder's Company)

Format for attending Pre-Bid Meeting / Bid Opening
(To be brought at the time of Pre-Bid Meeting and Opening of Bids)

To
Punjab & Sind Bank,
2nd floor, Information Technology Department,
Plot No. 151, Sector 44,
Gurugram – PIN 122003

SUB: Authorization Letter for attending the Bid Opening
REF: YOUR RFP NO-----: dated XX/XX/XXXX

Dear Sir,

This has reference to your RFP for Selection of Vendor for supply, Installation, Implementation, Integration and Maintenance of MIS, RBI ADF Project, RBI ADEPT Project and RBI CIMS Project in your Bank. Mr./Miss/Mrs. _____ is hereby authorized to attend the Pre-Bid Meeting/ bid opening of the above RFP No.: dated DD/MM/YYYY on _____ behalf of our organization.

The specimen signature is attested below:

Name:

_____ (Specimen Signature of Representative)

Date:

Place:

Signature of Authorized Signatory:

Name of Signatory:

Designation:

Seal of Company:

ANNEXURE XIX
NON-DISCLOSURE AGREEMENT

(Non-Judicial Stamp Paper of appropriate value)

Tender No:

This Non-Disclosure Agreement made and entered into at..... Thisday of.....2021 BY AND BETWEEN, a company incorporated under the Companies Act, 1956 having its registered office at (Hereinafter referred to as the Vendor which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

Punjab & Sind Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1980 and having its Head Office at 21, Rajendra Place, New Delhi 110008 (hereinafter referred to as "Bank" 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 Vendor and Punjab & Sind Bank are hereinafter collectively referred to as "the Parties" and individually as "the Party"

WHEREAS:

1. Punjab & Sind Bank is engaged in the business of providing financial services to its customers and intends to engage service provider for supply, installation & maintenance of Hardware and Operating System under contract for five years.
2. In the course of such assignment, it is anticipated that Punjab & Sind Bank or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Vendor some Confidential Information (as hereinafter defined), to enable the Vendor to carry out the aforesaid Implementation assignment (hereinafter referred to as " the Purpose").
3. The Vendor 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 Vendor are confidential information and are privileged and strictly confidential and or proprietary of Punjab & Sind Bank. The Vendor undertakes to safeguard and protect such confidential information as may be received from Punjab & Sind Bank.

NOW, THEREFORE THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the Punjab & Sind Bank granting the Vendor and or his agents, representatives to have specific access to Punjab & Sind Bank 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 Punjab & Sind Bank to the Vendor whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Vendor 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 Vendor 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 Vendor without any obligation of confidentiality prior to receiving it from Punjab & Sind Bank,
- (c) was rightfully obtained by the Vendor from a source other than Punjab & Sind Bank without any obligation of confidentiality,

- (d) was developed by for the Vendor 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 Vendor shall, unless prohibited by law or regulation, promptly notify Punjab & Sind Bank of such order and afford Punjab & Sind Bank 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 disclosing party. Upon termination of this Agreement, Confidential Information shall be returned to the disclosing party 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 Punjab & Sind Bank 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 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 same 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 Vendor shall not commercially use or disclose any Confidential Information or any materials derived there from to any other person or entity other than persons in the direct employment of the Vendor who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Vendor shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Vendor may disclose Confidential Information to others only if the Vendor 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 Vendor agrees to notify Punjab & Sind Bank immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement.

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 Punjab & Sind Bank and any of its Affiliates, customers and their accounts ("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 Punjab & Sind Bank's business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or
- c) business processes and procedures; or
- d) current and future business plans; or
- e) personnel information; or
- f) Financial information.
- g) Publications: The Vendor 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 Punjab & Sind Bank.

3. Term: This Agreement shall be effective from the date hereof and shall continue till expiration of the Purpose or termination of this Agreement by Punjab & Sind Bank, whichever is earlier. The Vendor hereby agrees and undertakes to Punjab & Sind Bank that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to Punjab & Sind Bank, all information received by it from Punjab & Sind Bank 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 Vendor further agree and undertake to Punjab & Sind Bank to certify in writing upon request of Punjab & Sind Bank that the obligations set forth in this Agreement have been complied with.

Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain

4. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by Punjab & Sind Bank to the Vendor, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with Punjab & Sind Bank.

5. Remedies: The Vendor acknowledges the confidential nature of Confidential Information and that damage could result to Punjab & Sind Bank if the Vendor 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, Punjab & Sind Bank may suffer immediate irreparable loss for which monetary compensation may not be adequate. Punjab & Sind Bank 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 Vendor, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement. Any claim for relief to Punjab & Sind Bank shall include Punjab & Sind Bank's costs and expenses of enforcement (including the attorney's fees).

6. Entire Agreement, Amendment and Assignment: 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.

7. Dispute Resolution: Disputes, if any, arising out of this Agreement remaining unresolved by mutual discussions shall be referred to a sole Arbitrator for Arbitration and the provisions of Arbitration & Conciliation Act, 1996, shall accordingly apply. The venue for such Arbitration shall be New Delhi. The language of the Arbitration shall be English.

8. Governing Law: The provisions of this Agreement shall be governed by the laws of India and the competent court at Delhi shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.

9. Indemnity: The Vendor shall defend, indemnify and hold harmless Punjab & Sind Bank, its affiliates, subsidiaries, successors, assigns, and their respective officers, directors and employees, at all times, from and against any and all claims, demands, damages, assertions of liability whether civil, criminal, tortuous or of any nature whatsoever, arising out of or pertaining to or resulting from any breach of representations and warranties made by the Vendor. and/or breach of any provisions of this Agreement, including but not limited to any claim from third party pursuant to any act or omission of the Vendor, in the course of discharge of its obligations under this Agreement.

10. General: The Vendor 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 Punjab & Sind Bank be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by Punjab & Sind Bank constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose. Punjab & Sind Bank discloses the Confidential Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy,

completeness, lawfulness, merchantability, fitness for a particular purpose, title, non-infringement, or anything else.

11. Waiver: A waiver (whether express or implied) by Punjab & Sind Bank of any of the provisions of this Agreement, or of any breach or default by the Vendor in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent Punjab & Sind Bank from subsequently enforcing any of the subsequent breach or default by the Vendor under any of the provisions of this Agreement.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written.

For and on behalf of -----
(Designation)

For and on behalf of Punjab & Sind Bank
(Designation)

ADF-MIS RFP (Punjab & Sind Bank)

ANNEXURE XX

Undertaking Letter on the vendor's letterhead for Central Minimum Wages Act & Labour Laws

Deputy General Manager
Punjab & Sind Bank
HO Information Technology Department
Gurugram, Haryana

Dear Sir,

Sub: RFP for Selection of Vendor for procurement, installation and maintenance of New ADF-MIS (Automated Data Flow & Management Information System) including Hardware and Software and its integration with Core Banking, CIMS, SFMS, ADEPT (Automated Data Extraction Project) Solution and various other applications.

REF NO:

Further to our proposal dated, in response to the Request for Proposal (Bank's tender No.....herein after referred to as "RFP") issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The bidder has to ensure that the payment towards services is in consonance with the Central Minimum Wages Act & Labour Laws. All the employees/operator deployed by the vendor for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident fund and ESIC facility standard. (Proof of compliance and labour license needs to be submitted along with the quotation).

Yours faithfully,

For.....

Designation:
(Signature and seal of authorized person)

Bidder's corporate name:

Place :

ANNEXURE XXI
DECLARATION-CUM-UNDERTAKING

(TO BE EXECUTED ON NON-JUDICIAL STAMP PAPER OF REQUISITE
VALUE)

Deputy General Manager
Punjab & Sind Bank
HO Information Technology Department
Gurugram, Haryana

Sub: Declaration-Cum-Undertaking regarding compliance with all statutory requirements

In consideration of PUNJAB AND SIND Bank, a body corporate, constituted under Banking Companies (Acquisition & Transfer of Undertakings) Act, 1980 as amended from time to time having its Head Office at _____ (hereinafter referred to as “Bank” which expression shall include its successors and assigns), we, M/s.....,having its Registered Office at.....,

do hereby, having examined the RFP including all Annexure, confirm and agree to comply with all Laws, Rules, Regulations, Bye-Laws, Guidelines, Notifications etc.

We do also hereby irrevocably and unconditionally agree and undertake to save and keep the Bank, including its respective directors, officers, and employees and keep them harmless from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the Bank by whomsoever and all losses, damages, costs, charges and expenses arising out of non-compliance with or non-adherence to any statutory/regulatory requirements and/or any other law for the time being in force.

Dated this _____ day of _____, 20_____.

Place:

For M/s.

.....

[Seal and Signature(s) of the Authorized Signatory (s)]

ANNEXURE XXII: Proposed List of 159 Reports to be submitted to RBI :

Sr. No	Retun Name	File Type	XBRL / Non - XBRL
1	Bal Statement	.txt	Non - XBRL
2	Collateral Loan	.txt	Non - XBRL
3	Composite Loans	.txt	Non - XBRL
4	Credit to Women	.txt	Non - XBRL
5	Details of remittance made by NRO account	.txt	Non - XBRL
6	DRI Advances	.txt	Non - XBRL
7	Foreign Exchange Turnover (FTD)	.txt	Non - XBRL
8	Gap, Position and Cash Balances (GPB)	.xml	XBRL
9	Liberalized Remittance Scheme	.txt	Non - XBRL
10	NULM-Progress	.txt	Non - XBRL
11	NRD-CSR	.xml	XBRL
12	Form A	.xml	XBRL
13	BSR - 7	.txt	Non - XBRL
14	RCA III	.xml	XBRL
15	Form VIII	.xml	XBRL
16	ALE	.xml	XBRL
17	Report on Operating Results (ROR)	.xml	XBRL
18	Report on Asset Quality (RAQ)	.xml	XBRL
19	Report on Connected Lending (RCL)	.xml	XBRL
20	Report on Ownership and Control (ROC)	.xml	XBRL
21	Risk Base Supervision Report (RBS)	.xml	XBRL
22	Liquidity Return (LR)	.xml	XBRL
23	Balance Sheet Analysis (BSA)	.xml	XBRL
24	Report on Large Credits (RLC)	.xml	XBRL
25	Red Flagged Account/Fraud Borrowers Return (RFA)	.xml	XBRL
26	Report on Subsidiaries/JV/Associates	.xml	XBRL
27	Consolidated Prudential Reports	.xml	XBRL
28	Return on Connected Exposure(DBS12)	.xml	XBRL
29	Leverage Ratio Statement(DBS06)	.xml	XBRL
30	Financial Soundness Indicators	.xml	XBRL
31	Return on Defaulted Borrowers(RDB)	.xml	XBRL
32	Report on Country Exposures and Maturity (CEM)	.xml	XBRL
33	ALM	.xml	XBRL
34	Form I(UBD)	.xml	XBRL
35	MIS	.xml	XBRL
36	DEPR01	.xml	XBRL
37	ATM Failed Customer Complaints(DPSS01)	.xml	XBRL
38	ATM Transaction Decline(DPSS09)	.xml	XBRL
39	Stress test	.xml	XBRL
40	LRS Monthly	.xml	XBRL
41	Return on Complaints	.xml	XBRL
42	Return on Asset Liability and off Balance Sheet Exposures - Financial Institutions Division (ALE-FID)	.xml	XBRL

43	Return on Capital Adequacy - Basel-I - Financial Institutions Division (RCA1-FID)	.xml	XBRL
44	Return on Operating Results - Financial Institutions Division (ROR-FID)	.xml	XBRL
45	Return on Asset Quality - Financial Institutions Division (RAQ-FID)	.xml	XBRL
46	Return on Large Credits - Financial Institutions Division (RLC-FID)	.xml	XBRL
47	Return on Ownership and Control - Financial Institutions Division (ROC-FID)	.xml	XBRL
48	Return on Connected Lending Financial Institutions Division (RCL-FID)	.xml	XBRL
49	Form II	.xml	XBRL
50	FMR-1	.xml	XBRL
51	FMR-3	.xml	XBRL
52	Sector-wise and industry-wise deployment of bank credit (SIBC)	.xml	XBRL
53	Special Fortnightly Return-II	.xml	XBRL
54	Supplementary return on daily SLR	.xml	XBRL
55	Return on Interest Rate Sensitivity- (IRS)	.xml	XBRL
56	Return on Asset Liability and Off Balance Sheet Exposures (ALO)	.xml	XBRL
57	Return on Interest Rate Sensitivity- (IRS)	.xml	XBRL
58	Return on Problem Credits and Investments (PCI)	.xml	XBRL
59	Return on Profitability (ROP)	.xml	XBRL
60	LCR - BLR	.xml	XBRL
61	Return on Information on Business Correspondents	.xml	XBRL
62	Return on Investment Portfolio	.xml	XBRL
63	Additional Data on Loan portfolio, Branch Profile and Financial Inclusion	.xml	XBRL
64	Return on Capital Adequacy - Basel-I (RCA-1)	.xml	XBRL
65	Return on Internet Banking	.xml	XBRL
66	Return on Large Exposures	.xml	XBRL
67	Statement on guarantees /LOU/LOC	.xml	XBRL
68	BSR- I Quarterly	.txt	Non - XBRL
69	BSR -7	.txt	Non - XBRL
70	Yen Holding	.txt	Non - XBRL
71	Statement of Chest Slips	.txt	Non - XBRL
72	RBI Note Refund Rules	.txt	Non - XBRL
73	BSR-1 Annually	.txt	Non - XBRL
74	Statement of Share Holding	.txt	Non - XBRL
75	Return on Asset Liability and off Balance Sheet Exposures (ALE)	.xml	XBRL
76	Return on Operating Results (ROR)	.xml	XBRL
77	Large Exposure Framework Return	.xml	XBRL
78	Return on Bank Robberies, Dacoities, Thefts and Burglaries	.xml	XBRL
79	VMR1&3	.xml	XBRL

80	VMR2	.xml	XBRL
81	Form - IX	.xml	XBRL
82	Return From SIDBI		Non-XBRL
83	Form TC		Non-XBRL
84	Data on facilities to NRI / PIOS foreign nationals - liberalization		Non-XBRL
85	Data on facilities to NRI / PIOS foreign nationals - liberalization		Non-XBRL
86	Investment by mutual fund in overseas securities		Non-XBRL
87	Reporting of portfolio investments by Indian companies		Non-XBRL
88	FLM-8 (Sale and purchase of foreign currency)		Non-XBRL
89	Details of guarantee availed and invoked of from non-resident entities		Non-XBRL
90	Investment by AIF/ VCF/ DVCF in overseas securities		Non-XBRL
91	LOBOPO		Non-XBRL
92	KCC		Non-XBRL
93	NRLM		Non-XBRL
94	Priority Sector Advances - Quarterly		Non-XBRL
95	Special Return II (Recovery of Direct Agriculture Loan)		Non-XBRL
96	National Urban Livelihood Mission(NULM) Target		Non-XBRL
97	G-Sec_ownership_pattern		Non-XBRL
98	Form VI (Statement showing branch open /closed)		Non-XBRL
99	Payment of dividend		Non-XBRL
100	Monthly Return on Aggregate Resources Raised		Non-XBRL
101	Format for furnishing addresses etc., particulars of Forged Note Vigilance Cell (FNVC) to RBI		Non-XBRL
102	ATM deployment		To be specified by RBI later
103	Cards Statistics		To be specified by RBI later
104	PPI Statistics		To be specified by RBI later
105	PPI customer grievances		To be specified by RBI later
106	Mobile Banking Transactions		To be specified by RBI later
107	MTSS 1		To be specified by RBI later
108	MTSS 2		To be specified by RBI later
109	Basic Statistical Return - 2 (BSR2)		To be specified by RBI later
110	IBS return		To be specified by RBI later
111	Form ECB2		To be specified by RBI later
112	FETERS (R-return)		To be specified by RBI later
113	FLA - Return		To be specified by RBI later
114	Banking service price index		To be specified by RBI later
115	FII Return		To be specified by RBI later
116	FII Weekly		To be specified by RBI later

117	Statement of inflow / outflow on account of remittance received / made in connecting with transfer of shares / convertible debentures, by way of sale		To be specified by RBI later
118	Form ODI (Part I to III)		To be specified by RBI later
119	MTSS		To be specified by RBI later
120	Credit facilities to SC/ST		To be specified by RBI later
121	Credit to Minority Community		To be specified by RBI later
122	FIP Progress		To be specified by RBI later
123	Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs)		To be specified by RBI later
124	Report on issue of Subordinated Debt, raising of Upper Tier II Capital, Perpetual Debts and Equity Capital (Qualified Institutional Placements-QIP, Preferential issue to Promoters, GDR issue) together with copy of document		To be specified by RBI later
125	Form IX (Sec. 26 of the BR Act, 1949)		To be specified by RBI later
126	Balance Sheet of SCBs (Sec. 31 of the BR Act, 1949)		To be specified by RBI later
127	Form-X – statement of assets and liabilities		To be specified by RBI later
128	Statement of link offices		To be specified by RBI later
129	Statement showing details of counterfeit bank notes detected by the branch during the month		To be specified by RBI later
130	FNVC to submit status report covering certain important aspects of the functions required to be undertaken by it.		To be specified by RBI later
131	Exposure in Foreign Exchange and Amount of Exposure Hedged		To be specified by RBI later
132	FCY-Rupee Option Transactions		To be specified by RBI later
133	Outstanding Foreign Currency Borrowings (OFCB)		To be specified by RBI later
134	Holding of Foreign Currencies		To be specified by RBI later
135	List of Offices/Branches of AD Bank Maintaining Rupee Accounts of Non-Resident Banks		To be specified by RBI later
136	Suspicious Transactions undertaken by Non-Resident Importer/Exporter		To be specified by RBI later
137	Central Repository of Information on Large Credits CRILC - Main		To be specified by RBI later
138	Leverage Ratio Statement		To be specified by RBI later
139	Transfer Pricing Reconciliation Statement - Domestic Operations		To be specified by RBI later
140	FMR-IV		To be specified by RBI later
141	CSITE – Cyber Security Incident Reporting		To be specified by RBI later
142	Statement on bad debts written off.		To be specified by RBI later
143	Whole Bank Long Form Audit Report and Compliance thereof		To be specified by RBI later
144	Half-Yearly Review of Investment Portfolio		To be specified by RBI later

145	Proforma		To be specified by RBI later
146	LEF		To be specified by RBI later
147	Form I		To be specified by RBI later
148	Form III		To be specified by RBI later
149	Annual Certificate		To be specified by RBI later
150	Interest Rate Risk Positions for clients		To be specified by RBI later
151	Cross-border remittances arising out of Rupee interest rate derivatives transactions undertaken by non-residents		To be specified by RBI later
152	FX- Transactions- Retail platform		To be specified by RBI later
153	Reporting of Long term Advance		To be specified by RBI later
154	Statement on default in MTT		To be specified by RBI later
155	MCLR (Marginal Cost of funds based Lending Rate) Return (MPD07)		To be specified by RBI later
156	Return on External Benchmark based Lending Rate		To be specified by RBI later
157	Interest Rate Return (erstwhile SMR VIAB) (MPD06)		To be specified by RBI later
158	FETERS – Cards Return		To be specified by RBI later
159	Monthly Return on information related to Stressed MSME Sub-ordinate Debt Scheme		To be specified by RBI later