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ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ)



Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life

**Request for Proposal for Implementation of
Centralized Cheque Truncation System for All three Grids (Multi grid)**

Tender No. : PSB/RFP/162/2021

Date: 31.07.2021



PUNJAB & SIND BANK

**Head Office Information Technology Department
Second Floor, Plot No 151, Sector 44
Gurugram, Haryana
Pin- 122003**

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KEY INFORMATION

Particulars	Details
Tender Number	PSB / HOIT /RFP/162/2021
Tender Title	Request for Proposal for Implementation of Centralized Cheque Truncation System for All three Grids (Multi grid)
Participation Fee (Non Refundable)**	Rs.29,500.00 (Rs.25,000 + 18 % GST) (Non-refundable) should be submitted online only in favour of Punjab & Sind Bank before last date of bid submission in the following account: IFSC Code: PSIB0000606 Bank & Branch: Punjab & Sind Bank, Rajendra Place, New Delhi -110 008 Account No. 06061100068431 (14 digits) Punjab & Sind Bank IT Reference: (CTS RFP)
Bid Security (EMD)	Rs.18,00,000/- (Rs. Eighteen Lacs only)** Bid Security Declaration is to be submitted as per Annexure XIX #All MSEs 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 (recognised by DIPP) are exempted from submission of Tender Fee and EMD only. Relevant certificates should be submitted by the bidder in this regard to avail exemption.
Bid Validity	180 days
Date of Publishing the tender on Bank's Website	31.07.2021 12:00 Hrs
Last Date for submission of Pre-Bid Query	07.08.2021 14.00 Hrs(queries must be mailed to hoit.tenders@psb.co.in only quoting tender reference number in the subject)
Date and Time for Pre Bid Meeting	10.08.2021 11:30 Hrs

Last Date and time for submission of Bids	23.08.2021 15:00 Hrs
Date and Time of Opening of Technical Bids	23.08.2021 15:30 Hrs
Date and Time of opening sealed Commercial Bids	To be notified later to the qualifying bidders only.
Place of Opening of Bids	Punjab & Sind Bank Second Floor Information Technology Department Plot No 151, Sector 44 Gurugram-122003
Contact Persons for any clarifications/ Submission of Bids	Mr. K.B. Manikantan, AGM Contact no. - 9868967118 Mr. Kamendra Rajora, Chief Manager Contact no. - 8005536462

Note: All Claims made by the Bidder will have to be backed by documentary evidence.

***All Micro and 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 (recognised by DIPP) are exempted from submission of Tender Fee and EMD only. Relevant certificates should be submitted by the bidder in this regard to avail exemption.*

Bid Security Declaration is to be submitted as per **Annexure XIX**

Information for Online Participating

This Tender will follow e-Tendering process which will be conducted by Bank's authorized e-Tendering Service Provider M/s C1 India Pvt. Ltd. through website: <https://psb.eproc.in>

Following activities will be conducted online through the above website:

1. Purchase of RFP document including all Annexures
2. Addendums to the RFP
3. Submission of Technical Bid & Commercial Bid by the Bidder
4. Opening of Technical Bid & Commercial Bid by the Bank
5. Announcement of results, if any

Instructions:

1. Bidders who wish to participate will have to register with the website (<https://psb.eproc.in>). Bidders will be required to create login id & password on their own in registration process.

2. Bidder who wish to participate in this tender need to procure Class III Digital Signature Certificate (With Both DSC Components, i.e. Signing & Encryption) from any of the licensed Certifying Agency. Bidders can view the list of licensed CA.s from www.cca.gov.in.
3. Incase of any clarification/ queries regarding online registration/ participation, Bidders may reach out to: Email: psbsupport@c1india.com Ph: 0124-4302033/36/37

Note: Bank expects the interested Bidders to purchase the copy of the complete RFP document along with all Annexures & Appendices either through Bank's premises upon submission of Tender Document fees of Rs.29,500.00 or through <https://psb.eproc.in> by making a payment through NEFT/ RTGS. The mode of submission of Bid shall mandatorily be both- Online and Offline

Online Link for Pre Bid meeting:

Pre Bid Meeting for RFP/HOIT/RFP/162/2020-21 hosted by ho.it
Xxxday, 11:30 PM - 2:30 PM Xxxday, Xxx xx 2021 (UTC+05:30) Chennai, Kolkata,
Mumbai, New Delhi

Meeting Link:

<https://punjabandsindbank.webex.com/punjabandsindbank/j.php?MTID=m80bc8f930d5b25204469d92f83176ba8>

Meeting Number: XXXXX
Meeting Password: XXXXX
Host Key: XXXXX

INTRODUCTION

Punjab & Sind Bank (PSB) hereinafter referred to as "**Bank**" and "**Corporate and all types of Sub-member Banks(direct / indirect)**" hereinafter referred to as "**Client**".

Punjab & Sind Bank is a leading nationalized Bank with 1531 branches. Punjab & Sind Bank is centralizing the Cheque Truncation System for all the three grids separately, spanning the entire nation on Capex Model.

- a. Northern
- b. Southern
- c. Western

Bank proposes to implement multi grid CTS Server setup at Bank's DC at Mumbai & DR at Noida. The selected bidder is expected to understand the existing CTS operations of the Bank and implement the CTS solution at the Bank. The multi grid CTS solution will have following features:

1. Single DR for all grids and provide the ease of CTS operation to PAN India Bank MICR centers.
2. Electronic Cheque Clearing
3. Encrypted Web based Multi Grid CTS Solution
4. Enables PAN India MICR / NON MICR center to be connected with one CTS server to perform and conduct the CTS clearing.
5. Communicate with Multiple Grids CHI/DEMs.
6. End to end routing of transaction from scanning to submission of the same to respective CHI/DEM.
7. The solution should also support bilingual features.
8. Configurable & business rule based solution
9. Save following Bank's expenses in Multi Grid CTS Solution Deployment:
 - Grid wise CTS DCs Infrastructure
 - Grid Wise CTS DRs Infrastructure
 - Grid Wise ATS / AMC of CTS hardware & Software
 - Grid Wise Facility management Services
 - Grid Wise Bank's Project Management
10. System should have feature to use Centralized Positive Pay System (CPPS), which has already been implemented by NPCI w.e.f. 01.01.2021

The features mentioned are indicative only. The proposed solution should offer all the latest features and the functionalities mandated by the regulatory authorities such as RBI etc.

Existing CTS setup of the Bank

Northern Grid

Northern Grid is operating on Capex model with DC located at Ranjit Nagar New Delhi and DR site located at Bank's DR site at Greater Noida. The CTS operations of the Northern Grid is maintained by M/s NCR Corporation India Pvt Ltd.

Southern Grid

Southern Grid is operating on Opex model. The CTS operations of the Southern Grid is outsourced to M/s AGC Networks Ltd and M/s AGC uses the services of M/s Forbes Technosys Ltd for Southern Grid operations.

Western Grid

Western Grid is operating on Opex model. The CTS operations of the Western Grid is outsourced to M/s AGC Networks Ltd.

New DC address: M/s Sify Technologies Limited, Reliable Plaza, Plot No. K-10 Kalwa Industrial Area, Airoli, Navi Mumbai - 400708

New DR Address: M/s Sify Technologies Limited, Green Fort Data Center, Plot No. B07 Gautam Budh Nagar, Sector 132, Noida - 201301, Uttar Pradesh

DISCLAIMER

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

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

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

CHAPTER - 1
INSTRUCTIONS TO BIDDERS

1.1 Minimum eligibility Criteria for the Bidders

The Minimum Eligibility Criteria for the bidder shall be as under:-

S No.	Eligibility Clause	Documents Required
EC-1	The Bidder should be a Company registered in India under The Companies Act 1956 / 2013	Certification of Incorporation along with certificate of Business commencement to be submitted
EC-2	Bidder should be in the business of development, implementation, supply and maintenance of Cheque Truncation System (CTS) solution for at least five (5) years as on the date of issue of this RFP	Self Declaration and Work Order copies to be submitted and copy of letter from relevant Banks to be submitted.
EC-3	The bidder should have a positive net worth in the last three financial years in India out of the following financial years: 2017-18, 2018-19 and 2019-20	Copies of Audited Balance sheet and Profit & Loss A/c along-with a signed Certificate from Company's CA evidencing Positive Net-worth for the financial years: 2017-18, 2018-19 and 2019-20
EC-4	The bidder should have minimum annual turnover of Rs. 25 Crores in each of the last three financial years viz, 2017-18, 2018-19 and 2019-20	Copies of Audited Balance sheet and Profit and Loss A/c along-with Certificate from Company's CA evidencing turnover more than 25 Crore for the financial years: 2017-18, 2018-19 and 2019-20
EC-5	The bidder must have successfully implemented CTS Application Software in minimum two banks(excluding Cooperative Banks and RRBs/Gramin Banks) in India with at least one of the Banks handling daily volume of minimum Eighty Fifty Thousand (80,000) cheque transactions per day, spread over 3 grids	(Self Declaration giving information regarding (i) Name of Banks,(ii) Per day processing volumes in each of the banks,(iii) other applications with which interface has been done; along with Purchase Order / Agreement Copy to be submitted). Copy of letter from relevant Banks to be submitted.
EC-6	The bidder must have successfully implemented CTS Signature and CTS Archival Systems in minimum two Banks in India	Self Declaration giving information regarding (i) Name of Banks,(ii) Per day processing volumes in each of the banks,(iii) other applications with which interface has been done; along with Purchase Order / Agreement Copy to be

		submitted. Copy of letter from relevant Banks to be submitted.
EC-7	The bidder should have experience in interfacing CTS solution with multiple Sub- Member Banks.	Self- Declaration giving name of Bank/s with which interface has been done and copy of Letter from relevant Banks to be submitted
EC-8	Bidder should have service setup at Mumbai, Delhi-NCR, Kolkata, Chennai, Chandigarh to provide enhancements and post implementation support for PAN india coverage.	Self-Declaration with Addresses and contact details of the development/service centers to be submitted
EC-9	The Bidder should have at least one of the below mentioned certificate which is valid as on date of RFP submission . <ul style="list-style-type: none"> • ISO 9001:2015 • CMM I Level 3 or above 	Bidder has to submit a copy of the respective certificate from the respective authority.
EC-10	Bidder should not have been blacklisted by any Govt. organizations/PSU/PSB during the last three years	Self-Declaration by the Authorized Signatory
EC-11	The bidder should require Class 3 (both signing and Encryption) digital Signature for Bid Submission and Reverse Auction.	An undertaking in this regard is required to be given by the bidder.
EC-12	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 software.

Photocopies of relevant documents / certificates, duly stamped and signed must be submitted as proof in support of the claims made. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. The decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.

1.2 Cost of Tender

The tender document is required to be downloaded from the Bank's official website <https://punjabandsindbank.co.in>. The bidder is required to submit a non-refundable fee as mentioned in Key-Information by way of NEFT only in favour of PUNJAB & SIND BANK, payable at New Delhi, before submission of the complete bid, failing which the bid of the concerned Bidder will be rejected. It may be noted that amount will not be refunded to any prospective bidder under any circumstances including cancellation of RFP. The softcopy will also be available at the Bank's authorized e-Tendering website: <https://psb.eproc.in>

1.3 Language of the Bid

The bid as well as all correspondence and documents relating to the bid exchanged by the Bidder and the Bank shall be in English language only.

1.4 Bid System

1. 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 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 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. The bidder shall submit his response to the present tender separately in two parts – “**The Technical Bid**” and “**The Indicative Commercial Bid**”. Technical Bid will contain product specifications whereas the Commercial bid contain the pricing information. In the first stage, only the Technical Bids shall be opened and evaluated as per the criterion determined by the Bank. Those bidders satisfying the technical requirements as determined by the Bank in its absolute discretion shall be short-listed for opening their Sealed Indicative Commercial bids. After evaluation, Bank will conduct reverse auction after informing the qualified bidders. L1 Bidder will be selected post reverse auction.
3. The Bank reserves the right to accept or not to accept any bid or to reject a particular bid at its sole discretion without assigning any reason whatsoever.
4. The Sealed Indicative Commercial Bids of only technically qualified & short-listed vendors shall be opened. L1 Bidder will be selected post reverse auction.
5. Bid documents shall be submitted in a Single sealed envelope, including Bid Security (EMD) and other required documents as mentioned in the tender and a sealed envelope containing Indicative commercial Bid, duly super-scribing the envelope with the reference of this RFP, due date, name of the Bidder with contact details, Offer reference number etc. Bid document should be duly filed and all the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted Bid Documents should be serially numbered with the bidder’s seal

duly affixed with the signature of the authorized Signatory on each page. Documentary proof, wherever required, in terms of the RFP shall be enclosed.

6. The Bids containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the Bids. Technical details must be filled in. Correct technical information of the product being offered must be filled in.

7. The bid must be made in an organized and structured manner. The Bid should be properly sealed and marked as “Request for Proposal for Implementation of Centralized Cheque Truncation System for All three Grids (Multi grid)”, Tender Reference Number, Bidder’s name and address. The Technical Bid shall contain the following documents:-

S.No.	Documents
1	Tender Covering Letter as per Annexure -I
2	Compliance to Minimum Eligibility Criteria as per Annexure III (please ensure that all related documents to Minimum Eligibility criteria have been attached)
3	Bidders Information as per Annexure VI
4	Technical & Functional Specifications as per Annexure II
5	Acceptance of the terms and conditions of RFP (compliance Statement as per Annexure VII)
6	Performance Statement as per Annexure VIII
7	Another Sealed Envelope containing Indicative Commercial Bid as per Annexure IV duly labeled as ‘Indicative Commercial Bid’ and Tender Reference No. , Name of the Bidder.
8	Bid Earnest Money in the form Bank Guarantee as per Annexure IX or Bid Security Declaration as per Annexure XIX
9	Detail of Payment made on account of cost of Tender through NEFT (UTR No, Date of Tran, etc).
10	Copy of Power of Attorney authorizing official for signing the Bid
11	Any other document indicating the feature of the service/product
12	Soft copy of the technical bid in formats supported by Microsoft Office Suite of Products
13	Integrity pact as per Annexure XIII
14	Annexure XIV: Compliance for Reverse Auction
15	Annexure XV: Letter of Authority for Participating in Reverse Auction
16	Software details
17	Details of support centers
18	Manufacturer’s Authorization Form (if applicable)
19	Annexure-XVII w.rt procurement from a bidder of a country which shares a land border with India
20	Annexure XX w.r.t minimum wages
21	OEM undertaking letter - as per Annexure-XXI

Note: All Claims made by the Bidder will have to be backed by documentary evidence. The bidder is expected to examine all instructions, forms, terms and specifications in the RFP. Failure to furnish all information required or to submit the bid not substantially responsive to the every aspect will be at the Bidder's risk and may result in the rejection of the Bid.

1.5 Submission of bids

The Bank expects the bidders to carefully examine all instructions, terms and conditions mentioned in this RFP document before submitting its unconditional compliance as part of the RFP. Failure to furnish all information required or submission of an RFP not substantially responsive to the RFP in every respect will be at the bidder's risk and may result in the rejection of its response.

Bids duly sealed should be submitted, in person, on or before the last Date and Time for bid submission at the address mentioned below. **Bid also required to be submitted electronically as mentioned in KEY-INFORMATION of this document.**

Punjab & Sind Bank,
Second Floor
Information Technology Department
Plot No 151, Sector 44,
Gurugram-122003

Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted.

Bid will be submitted in the legal name of the bidder and shall be signed and duly stamped by the bidder or a person duly authorized to sign on behalf of the bidder. Further, this tender document is not transferable. Only the party, which has purchased this tender, is entitled to quote.

1.6 Cost of Preparation and Submission of Bid

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

- If any information / data / particulars are found to be incorrect, bank will have the right to disqualify / blacklist the company and invoke the bank guarantee/ execute Bid Security Declaration.
- All communications, correspondence will be only to the prime bidder. Any partner/sub contractor has to communicate only through the prime bidder. The prime bidder will act as the single point of contact for the bank.
- Bank reserves it right to cancel the order even after placing the Purchase Order, if bank receives any directions / orders from Statutory Body / RBI/Govt. of India in a nature that binds the bank not to take the project forward.

- Please note that any deviations mentioned anywhere in the Bid Document will not be considered and evaluated by the Bank and the bid will be summarily rejected and no further clarification will be sought. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.”

1.7 Late bids

Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected and returned unopened to the Bidder.

1.8 Earnest Money Deposit (EMD)

Non-submission of Earnest Money Deposit as per Annexure IX or Bid Security Declaration as per Annexure XIX as mentioned in **Key-Information** will lead to outright rejection of the Offer. The EMD(if submitted), should be in the shape of Financial Bank Guarantee from any scheduled commercial Bank valid for minimum 225 Days from the date of Bid Submission Date.

EMD of unsuccessful Bidders will be returned to them on completion of the procurement process. The EMD of successful Bidder(s) will be returned within 30 days on submission of Performance Bank Guarantee.

The Earnest Money Deposit may be forfeited under the following circumstances:

- a. If the Bidder withdraws its bid during the period of bid validity (180 days from the date of opening of the technical bid).
- b. 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; and / or
- c. In case of Technically qualified /successful bidder, if the bidders fails:
 - To accept the commercial bid submitted.
 - To sign the contract in the form and manner to the satisfaction of the Bank.
 - To furnish performance Bank Guarantee in the form and manner to the satisfaction of the Bank.

1.9 Performance Bank Guarantee(PBG)

- The successful bidder has to submit the Performance Bank Guarantee equivalent to 3% of Total Cost of Ownership (TCO) of the Project, for the due performance of the contract, valid for 63 months from date of contract with 12 months of claim period from the expiry of said guarantee.. It will be submitted at HO IT Department within 21 days from the date of acceptance of Purchase Order by the successful bidder as per Annexure XI.
- In case vendor(s) fails to perform the contract to the satisfaction of the Bank or fails to pay the due penalty, if any, as demanded by bank, Bank shall invoke the Bank Performance Guarantee to recover penalty/damages.

1.10 Erasures or Alterations

The Bid should contain no alterations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case corrections should be duly stamped and initialed / authenticated by the person/(s) signing the Bid. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of bid not substantially/conclusively responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.

Bids once submitted will be treated, as final and no modification will be permitted. No correspondence in this regard will be entertained. No bidder shall be allowed to withdraw the bid after the deadline for submission of bids.

1.11 Opening of bids

Technical Bid offer will be opened on the date and time mentioned in the bid '**Key-Information**' in the presence of the Bidders who choose to attend on the said date and time.

The Bank will evaluate the technical and techno functional response to the RFP of the Bidders who are found eligible as per the eligibility criteria mentioned in the RFP. There will be no scoring involved in the eligibility evaluation. Bids of only those Bidders who have been found to be in conformity of the eligibility terms and conditions during the preliminary evaluation would be taken up by the Bank for further detailed evaluation. The Bidders who do not meet the eligibility criteria and all terms during preliminary examination will not be taken up for further evaluation. During evaluation of the Bids, the Bank at its discretion may ask a bidder for clarification of its bid. 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.

1.12 Evaluation Process of the Bids

The Evaluation will be a Three-stage process:

1. Eligibility Criteria Evaluation - (Mandatory to meet by the bidders)
2. Technical Evaluation
3. Commercial Evaluation - (Through reverse auction)

The evaluation by the Bank will be undertaken by a committee of internal Bank officials and may include Consultants. The decision of the committee shall be considered final.

1.12.1 Preliminary Scrutiny

- a. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, and the Bids are generally in order.

- b. The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- c. The Bank will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria. The bids not meeting the Minimum Eligibility Criteria shall not be considered for further evaluation.
- d. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.
- e. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- f. If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

1.12.2 Clarification of bids

To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder.

The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to The Bank.

1.12.3 Technical evaluation

The technical bids shall be evaluated by a committee of experts for the following:-

- i. Compliance of Minimum eligibility criteria
- ii. Receipt of all/complete documents/information/undertakings etc.
- iii. Compliance of technical specifications

Bank may, if it deems necessary, ask for presentations of the bidder or site visits of their facilities to assess and satisfy itself on service and support capabilities of the bidders.

1.12.4 Commercial Evaluation

The commercial bid evaluation will be carried out by opening sealed indicative commercial bids. After that, based on the indicative commercial bids, reverse auction will be conducted. Post reverse auction, the bidder with the lowest commercial proposal will be designated as L1 Bidder.

Reverse Auction

The Bank shall conduct the reverse auction on total cost of ownership of the 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 XV: 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:

Acceptance of Business Rules for Reverse Auction and undertaking as per format in **“Annexure XV: Compliance for Reverse Auction”**.

Training to bidders

1. The Bank may 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/empaneled 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.

The successful bidder shall be obliged to provide commercials(**ANNEXURE-IV**) 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.psbindia.com/> 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 itself or any of 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 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.)

Errors and omissions:

On any issue or area of material concern respecting e-Procurement not specifically dealt with in these Business Rules, the decision of the bank shall be final and binding on all concerned.

1.13 Address for Submission of Bid and communication

The bidder is required to submit the bids electronically as mentioned in the Key-Information. Along with electronic bids, bids required to be submitted offline as mentioned in the section 1.6(**Submission of bids**). Offers should be addressed to the following office at the address given below:

Asstt. General Manager (IT)
Punjab & Sind Bank
Second Floor,
Information Technology Department,
Plot No 151, Sector 44,
Gurugram-122003

1.14 No commitment to accept lowest or any bid

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete.

Bank reserves the right to make changes in the terms and conditions of purchase. Bank will be under no obligation to have discussions with any bidder, and/or entertain any representation.

1.15 Right to accept any Bid and to reject any or all Bids / cancellation of Tender process

Bank reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of Purchase Order. Any decision of Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to annul the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP and all amendments will be advised to the Bidder and such amendments will be binding upon them. The Bank also reserves its right to accept, reject or cancel any or all responses to this RFP without assigning any reason whatsoever. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

1.16 Correction of Errors

Bidders are advised to exercise greatest care in entering the pricing figures. No corrigenda or requests for prices to be corrected will be entertained after the bids are opened. If there are any corrections in the bid document, the authorized signatory should initial them all, failing which the figures for such item shall not be considered. Discrepancies in bids will be corrected as follows:

- Where there is a discrepancy between the amounts in figures and in words, the amount in words shall prevail
- Where there is a discrepancy between the unit rate and the line item total resulting from multiplying the unit rate by the quantity, the unit rate will govern unless, in the opinion of Bank, there is an obvious error such as a misplacement of a decimal point, in which case the line item total will prevail
- Where there is a discrepancy between the amount mentioned in the bid and the line item total present in the schedule of prices, the amount obtained on totaling the line items in the Bill of Materials will prevail.

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

Based on the Bank's requirements as listed in this document, the bidder should identify and offer the best-suited solution / bill of material for the product that would meet the Bank's requirements and quote for the same.

1.17 Soft copy of tender document

The soft copy of the tender document will be made available on the Bank's website <https://punjabandsindbank.co.in>. However, the Bank shall not be held responsible in any way, for any errors / omissions / mistakes in the downloaded copy.

The softcopy will also be available at the Bank's authorized e-Tendering website:
<https://psb.eproc.in>

1.18 Bid validity period

Bids shall remain valid for 180 (one hundred eighty) days after the date of bid opening prescribed by the Bank. The Bank holds the rights to reject a bid valid for a period shorter than 180 days, without any correspondence. In exceptional circumstances, the Bank may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended.

A Bidder acceding to the request will neither be required nor be permitted to modify its bid. A Bidder may refuse the request without forfeiting its bid security. In any case the bid security of the Bidders will be returned after completion of the process.

1.19 Pre-bid meeting

For clarification of doubts of the bidders on issues related to this RFP, the Bank intends to hold a Pre-Bid Meeting on the date and time as indicated in the RFP in **Key-Information**.

For any clarification with respect to this RFP, the bidder may send an email to hoit.tenders@psb.co.in by last date of submission of queries as defined in **Key-Information** in this document. The format to be used for seeking clarification is mentioned in **Annexure-XII (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 sent to the email-id as stated earlier.

Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.

The Bank will provide the reply to bidder's queries and will publish changes to the Tender document (if any) on Bank's website. Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank. By responding to this tender document, the bidder is deemed to have accepted the terms & conditions as stated in this tender document.

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.

1.20 Award of contract

Following evaluation, a contract may be awarded to the bidder whose bid meets the requirements of this RFP and provides the best value to the Bank from both a techno-functional and commercial point of view.

The Bank reserves the right to award the contract in whole or in part. The acceptance of the bid, subject to contract, will be communicated by way of placing a purchase order in writing at the address supplied by the bidder in the bid document. Any change of address of the bidder should therefore be notified promptly to the Assistant General Manager (IT) at the address given in this RFP.

1.21 Contract Period

The contract will be for the period of five Years the date of acceptance of PO. Bank reserves the right to extend the contract after the expiry of contract for further twelve months.

1.22 Signing of contract

The successful bidder(s) shall be required to enter into a contract with Bank, within sixty (60) days of the award of the work or within such extended period, as may be specified by Bank. This contract shall be based on this RFP document (read with addendums /Corrigendum /Clarifications), Purchase order and such other terms and conditions as may be determined by Bank to be necessary for the due performance of the work, as envisaged herein and in accordance with the bid.

However the terms and conditions of purchase order and RFP shall constitute a binding contract till such a contract is issued.

1.23 Confidentiality of the Bid Document

The Bidder, irrespective of his/her participation in the bidding process, shall treat the details of the documents as secret and confidential.

1.24 Signing of Pre- Contract Integrity Pact

To ensure transparency, equity, and competitiveness and in compliance with the CVC guidelines, this tender shall be covered under the Integrity Pact (IP) policy of the Bank. The pact essentially envisages an agreement between the prospective bidders/vendors and the Bank committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. The format of the agreement is enclosed as annexure XIII.

Signing of Integrity Pact with Bank would be one of the preliminary qualification for further evaluation. In other words, entering into this pact would be one of the preliminary qualification for this tender and the pact shall be effective from the stage of invitation of bids till the complete execution of the contract. Any vendor/ bidder not signed the document or refusing to sign shall be disqualified in the bidding process.

Bidders shall disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders shall disclose any transgressions with any other company that may impinge on the anticorruption principle. Integrity Pact in respect of this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings. The 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 whichever is later. Integrity pact shall be signed by the person who is authorized to sign the Bid.

Sh.Ratan Kishore Bajaj has been appointed as IEM(Independent External Monitor) for the bank.

IEM can be contacted at :-
Sh. Ratan Kishore Bajaj,
Email: rkbajaj@gmail.com
Mob: 9818156262

1.25 Non-Disclosure Agreement/Service Level Agreement (SLA)

The selected vendor shall be required to sign Non-Disclosure Agreement (**Annexure V**) and Service Level Agreement (SLA) covering all terms and conditions of this tender and Purchase Order confidentiality and non-disclosure clauses

1.26 Conditions w.r.t land border with India

Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. The Competent Authority for the purpose of registration shall be the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade (DPIT)

- II. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.
- III. "Bidder from a country which shares a land border with India" for the purpose of this Order means: -
 - a. An entity incorporated, established or registered in such a country; or

- b. A subsidiary of an entity incorporated, established or registered in such a country; or
- c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d. An entity whose beneficial owner is situated in such a country; or
- e. An Indian (or other) agent of such an entity; or
- f. A natural person who is a citizen of such a country; or
- g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

IV. The beneficial owner for the purpose of (iii) above will be as under:

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

Explanation-

- a. "Controlling ownership interest" means ownership of or entitlement to more than twenty-five per cent. of shares or capital or profits of the company;
 - b. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
2. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
 3. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
 4. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
 5. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

- VI. The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority
- VII. The bidder has to submit a certificate for this effect as per **Annexure XVII** of this amendment.
- VII. The bidder is required to submit evidence of valid registration with the Competent Authority

CHAPTER - 2

TERMS AND CONDITONS

2.1 PRICES AND TAXES

Prices shall be expressed in the Indian Rupees only. The Price quoted should include all the costs involved hardware, software, licenses, features, software subscription, services offered, etc. GST will be payable extra at the prevailing rates. TDS shall be deducted, if applicable, as per the rate applicable. The cost will not depend on any variation in USD/£/€ exchange rate.

2.2 PAYMENT TERMS

Bank will make payment as follows: For

Scanners:

- i) No advance,
- ii) 100% Payment will be made on delivery and successful installation of the material/equipment
- iii) For AMC: 100% yearly arrear basis. For

Hardware & Application including

Implementation:

S.No.	Milestone	%payable
1	On completion of Requirement Study, Centralized CTS Application installation, Interface, trainings and other relevant installation/Master uploads. On completion of UAT (including resolution of all Issues, Complete Installation of DC, DR and NDR (if any) setups)	40%
3	On resolution of all Issues raised within One Month post Go live (Western Grid and all its Sub-Member Banks)	10%
4	On resolution of all Issues raised within One Month post Go live (Northern Grid and all its Sub-Member Banks)	10%
5	On resolution of all Issues raised within One Month post Go live (Southern Grid and all its Sub-Member Banks)	10%
6	On set up of CTS Solution, Signature System and DEM System and upon successful migration to DEM System.	10%

7	On resolution of all Issues Raised within 3 months of Go live and upon successful DR-drill run	20%
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All payments will be made by Bank at City/Center where material/equipment where services has been delivered.

2.3 WARRANTY

Warranty for Scanners and Hardware should be for 3 years and for CTS application, warranty should be one year.

The offer must include a minimum comprehensive on-site warranty and support for period specified in TCO from the date of installation and acceptance of the solution by the Bank including all software, database, patches, updates and licenses. Warranty support has to be provided through OEM/Vendors field engineers.

The OEM or bidder has to provide from time to time release Updates/Upgrades/New releases/New versions for software licenses. The bidder must ensure that all such Updates/Upgrades/New releases/New versions and version migrations, as and when released during the term of warranty / AMC should be notified to the Bank by bidder and shall be provided to the Bank immediately, during the term of the contract period at no additional cost or fees or expenses including implementation cost. Version Migration should be done within 2 weeks during the contract period at no additional cost to the Bank.

The Bidder shall ensure that the warranty complies with the agreed technical standards, security requirements, operating procedures, and recovery procedures

The warranty period shall start from date of acceptance. Free maintenance services shall be provided by the supplier during the period of warranty. The Bidder shall, in addition, comply with the performance guarantee specified under the contract. If, for reasons attributable to the Bidder, these guarantees are not attained in whole or in part, the Bidder shall make such changes, modifications and/ or additions to the Goods or any part thereof as may be necessary in order to attain the contractual guarantees specified in the contract at its own cost and expense and to carry out further performance.

2.4 ANNUAL TECHNICAL SUPPORT(ATS)

The vendor is required to quote for post warranty AMC / ATS charges for 2 years(hardware) / 4 years (Software) on business hours basis. The Bank will pay AMC / ATS charges on yearly basis (pro-rata) in arrears. This rate shall remain unchanged for total AMC / ATS period (i.e2 years hardware / 4 years software). During the AMC/ATS period, the vendor shall provide Technical support for the software/hardware/other-suits supplied as envisaged in the Terms and Conditions hereunder. The AMC /ATS period will start after the completion of warranty period.

AMC/ATS for subsequent period shall be on mutually agreed rate.

During the entire AMC / ATS period the vendor shall:

- a) Make the changes with no extra cost to the Bank for any regulatory requirement,
- b) Update/upgrade/enhance the software and shall also provide all new versions released with no extra cost.
- c) Selected Bidder shall raise change request cost (as per Man days) during this period except point (a) & (b) above. The bidder is expected to submit its Man day rate in the commercial.

The vendor shall give firm commitment to provide maintenance at the price quoted from the date of expiry of warranty. The Bank will not permit any changes in AMC/ATS rates, quoted by the vendor. **The AMC/ATS rate quoted should be inclusive of all the taxes other than GST.**

During the AMC period the vendor should update/upgrade the software, Antivirus and also provide any new versions released as part of Annual Maintenance Contract. The vendor undertakes and guarantees on Response time to errors during the period of warranty and AMC with the Bank is in force.

However Bank will have option to avail direct support from OEM for the AMC and may not avail the AMC services of bidder.

2.4a Inter-working of Equipment/Hardware, Software & Services

The bidder must integrate all the hardware, software components supplied by him with existing or to be supplied hardware, software components to make the system integrated and fully functional. It will be bidder's responsibility to locate the exact nature of the problem/fault(s) and rectify the same. Under no circumstances will a problem/fault be blamed on the application software/ other systems without sufficient cause and justification.

The bidder must also take necessary steps to install all the software components supplied by him on the hardware and software supplied. Moreover, any relevant software patches that are required to be applied to the system software to make it compatible with supplied hardware / software must be identified and installed from time to time during the warranty and AMC period.

2.5 Acceptance Test

Vendor has to arrange Engineer at the site at the date and time mentioned by the Bank to assist in the acceptance test.

2.5.1 Data Migration

Bidder/service provider will migrate the existing data along with cheque images both for Inward and Outward instruments from the current service provider from each grids after liaising with existing service provider(including last ten year old data) without any charge to Bank..

2.6 Drivers & Manuals

The equipment/Hardware, Software will have to be supplied with the complete and legal documentation of hardware/software, all subsystems, operating systems, system software, software drivers and manuals as applicable. The bidder shall supply operation and maintenance manuals together with drawings of goods and equipment's built. These shall be in such details as will enable the bank to operate, maintain, adjust and repair all parts as stated above

2.6 INSURANCE

Bidder will get the Insurance cover, for all type of risks.

2.7 DELAYS IN THE BIDDER'S PERFORMANCE

The bidder must strictly adhere to the implementation schedule, as specified in the purchase contract, executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the Bidder will enable Bank to resort to any or both of the following:

- i. Claiming Liquidated Damages
- ii. Termination of the purchase agreement fully or partly and claim liquidated damages.
- iii. Execute Bid security declaration / Invoking EMD Bank Guarantee.

2.8 LIQUIDATED DAMAGES

If vendor fails to deliver any or all services within stipulated time schedule, the Bank shall, without prejudice to its other remedies under the rate contract, deduct penalty equivalent to 0.01% per week or part thereof of Total Cost of Ownership(TCO) subject to maximum deduction of 10 % of the TCO for delay of each week or part thereof.

The Bank is entitled to deduct the penalty from the purchase price or any other amount, which is due to supplier from this contract, or any other contract or by invoking the Bank Guarantee.

2.9 ORDER CANCELLATION

The Bank reserves the right to cancel the contract placed on the selected Bidder and recover expenditure incurred by the Bank under the following circumstances:-

- a. The selected Bidder commits a breach of any of the terms and conditions of the bid and fails to meet agreed uptime 99.95%.
- b. The Bidder goes into liquidation, voluntarily or otherwise.

- c. An attachment is levied or continues to be levied for a period of seven days upon effects of the bid.
- d. If the selected Bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit the bid security as liquidated damages for the delay.
- e. If deductions of account of liquidated damages exceeds more than 10% of the total contract price(TCO)
- f. In case the selected Bidder fails to deliver the quantity as stipulated in the delivery schedule, The Bank reserves the right to procure the same or similar product from alternate sources at the risk, cost and responsibility of the selected Bidder.
- g. 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 The Bank guarantee under this contract.
- h. The Bank reserve its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone.

2.10 (a) TERMINATION OF CONTRACT

The contract may be terminated if any event is not completed successfully or within the stipulated time period as specified by Bank or if any act/ event/ incident takes place which can be attributed to bidder, resulting in delay/ incompleteness of an event leading to reputational or other loss to Bank.

Bank reserves the right to terminate the contract without specifying any reason entirely at its discretion by giving three month notice.

Bank delist the services of a bidder any time by giving three month notice for the following reasons.

- I. Delay in completing the implementation
- II. Breaching of any terms and conditions of the tender.
- III. If the vendor goes into liquidation voluntarily or otherwise.

In addition to the above, the Bank reserves the right to blacklist the vendor for non-performance and/or forfeit the Security Deposit accordingly.

2.11 (b) CONSEQUENCES OF TERMINATION

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], The Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next

successor Bidder to take over the obligations of the erstwhile Bidder in relation to the execution/continued execution of the scope of the Contract.

In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by the Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as the Bank may specify including training, where the successor(s) is a representative/personnel of The Bank to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.

Nothing herein shall restrict the right of the Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity (Format whereof to be supplied by the Bank) and pursue such other rights and/or remedies that may be available to the Bank under law or otherwise.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

2.12 DISPUTE RESOLUTION MECHANISM

The Bidder and The Bank shall endeavor their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:-

- I. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.
- II. The matter will be referred for negotiation between General Manager of The Bank / Purchaser and the Authorized Official of the Bidder. The matter shall then be resolved between them and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in New Delhi and conducted in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at New Delhi. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at New Delhi alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

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.

2.13 JURISDICTION

The jurisdiction of the courts shall be in New Delhi.

2.14 NOTICES

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof, or transmitted by pre-paid registered post or courier.

Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

2.15 AUTHORIZED SIGNATORY

The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the bank with regard to the obligations under the contract. The selected Bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the Bidder to discuss, sign agreements/contracts with The Bank , raise invoice and accept payments and also to correspond. The Bidder shall provide proof of signature identification for the above purposes as required by the bank.

2.16 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 may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:-

- Natural phenomenon, including but not limited to floods, droughts, earthquakes and epidemics

- Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos
- Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The 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. 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.

2.17 CONFIDENTIALITY

The selected vendor acknowledges that all material information which has or will come into its possession or knowledge in connection with this agreement or the performance hereof, consists of confidential and proprietary data, whose disclosure to or use by third parties will be damaging or cause loss to BANK. The vendor agrees to hold such material and information in strictest confidence and not to make use thereof other than for the performance of this agreement to release it only to employees requiring such information and not to release or disclose it to any other party. The vendor agrees to take appropriate action with respect to its employees to ensure that the obligations of non-use and non- disclosure of confidential information under this agreement can be fully satisfied.

2.18 OWNERSHIP AND RETENTION OF DOCUMENTS

The Bank shall own the documents, prepared by or for the selected Bidder arising out of or in connection with the Contract.

Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by The Bank, the Bidder shall deliver to The Bank all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder in the course of performing the Service(s), unless otherwise directed in writing by The Bank at no additional cost.

The selected Bidder shall not, without the prior written consent of The Bank/ Purchaser, store, copy, distribute or retain any such Documents.

The selected Bidder shall preserve all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of The Bank /Purchaser in this regard.

2.19 PATENT RIGHTS

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Vendor shall act expeditiously to extinguish such claim. If the Vendor fails to comply and the Bank is required to pay compensation to a third party resulting from such

infringement, the Vendor shall be responsible for the compensation to claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Vendor of such claim, if it is made, without delay. The Vendor shall indemnify the Bank against all third party claims.

2.20 COMPLIANCE WITH STATUTORY AND REGULATORY PROVISIONS

It shall be the sole responsibility of the Vendor to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP.

2.21 INTELLECTUAL PROPERTY INDEMNITY & INDEMNITY AGAINST MISUSE OF LICENSE

The selected vendor has to undertake to indemnify Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any Indian or foreign patent, trademark or copyright, arising out of the performance of this contract.

The selected vendor shall have to undertake to indemnify Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement or misuse by vendor of, any license issues arising out of the execution of this contract.

2.22 LEGAL COMPLIANCE

The successful bidder hereto agrees that it shall comply with all applicable union, state and local laws, ordinances, regulations and codes in performing its obligations hereunder, including the procurement of licenses, permits and certificates and payment of taxes where required. If at any time during the term of this agreement, the Bank is informed or information comes to the Bank's attention that the Successful bidder is or may be in violation of any law, ordinance, regulation, or code (or if it is so decreed or adjudged by any court, tribunal or other authority), the Bank shall be entitled to terminate this agreement with immediate effect.

The Successful bidder shall maintain all proper records, particularly but without limitation accounting records, required by any law, code, practice or corporate policy applicable to it from time to time including records, returns and applicable documents under the Labour Legislation.

The Successful bidder shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the successful bidder.

2.23 GOVERNING LAW AND RESOLUTION OF DISPUTES

All disputes or differences whatsoever arising between the parties out of or in relation to the construction meaning and operation or effect of the Contract / Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the applicable national laws, and the award made in pursuance thereof shall be binding on the parties. Any appeal will be subject of the exclusive jurisdiction of courts at Delhi and the language of the arbitration

proceedings and that of all documents and communication between the parties shall be in English.

The laws applicable to this contract shall be the laws in force in New Delhi, India. The contract shall be governed by and interpreted in accordance with Indian law.

The successful bidder(s) 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 arbiter, as the case may be, is obtained. The venue of the arbitration shall be in Delhi.

2.24 CONFLICT OF INTEREST

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

2.25 PUBLICITY

Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such party.

2.26 AUDIT BY THIRD PARTY

Bank reserves the right to inspect and/or conduct audit at the bidder's site of any procedures, services and functionality offered by the selected vendor under this agreement. Bank will undertake audits by itself or through its designated company for audits on regular basis to audit the procedures, services and functionality for conformance as per this agreement. Vendor undertakes to take all necessary steps, at no additional costs to Bank, to rectify any non-conformance items as indicated by the auditors.

CHAPTER - 3

SCOPE OF WORK

3. Scope of Work

3.1 Successful bidders need to supply, installation, commissioning and maintenance of Centralized Cheque Truncation System for all three Grids separately. Bank is running own capex model at Northern Grid with M/S NCR Cooperation Pvt Ltd and using OPEX model at Western & Southern Grid with different vendor. Bank has License for CTS Solution for Northern Grid from M/S NCR Cooperation Pvt. Ltd, bidder may propose a new solution or augment the existing solution to meet the requirement stated in the RFP. Details of Existing Hardware is provided as **Annexure XVI** . Bidder is required to propose on-premise solution.

a) Bidder shall have Enterprise wide license for Centralized Multi Grid web-based CTS Solution and proposed solution should be uniform & integrated throughout the Bank . The proposed solution must handle CTS clearing load of all three CTS- Grid regions (Southern, Western and Northern) on capex model. The solution should be implemented in web mode with role based access to users located at various Branches/ Hubs /Offices and also Bank's Clients . There should not be any restriction on number of user licenses for any office/its sub member Bank as well as its Clients. Bank may include any sub-member banks in future and the same should be implemented as per the existing terms of contract with the prospective vendor.

b) Proposed solution should have cloud based compatibility for future requirement of the Bank.

3.2 As on date there are 1531 branches of Bank scattered geographically in different parts of the country and it may increase in future.

	Northern Grid	Southern Grid	Western Grid	Total branches
Total Branch	1245	170	116	1531
CTS live branches	930	123	105	1158
Pending branches for CTS live	315	47	11	373

Grid based CTS Clearing has been implemented at 1158 Centres (Count as on tender publish date). Bank is in the process of adding all branches to Grid CTS Platform as per directions of RBI/NPCI/Clearing Houses).

- The successful bidder needs to implement CTS across all branches including the pending branches and future opening branches.
- 3.3 The proposed CTS Solution (Central site, Middle ware, DEM / Future Clearing House Interface, Centralized Clearing House (CCH), DEM (Data Exchange Module) should meet all the existing and future regulatory guidelines / specified by RBI / other Regulatory authorities directly or through NPCI with no extra cost to the Bank during the contract period. The Hardware should have the capability to maintain the uptime 99.95 % desired by the Bank without any negative impact on High Speed processing of the Instruments.
 - 3.4 The Bidder shall design, size, supply, implement, integrate and maintain centralized CTS multi Grid Solution for all the three GRIDs at Banks DC, DR and shall also include maintenance of CTS common centralized multi-grid setup, remote maintenance of CTS Hubs, training to Bank Users etc., during the contract period.
 - 3.5 The bidder has to ensure that all Operating system, Database and network related patches, updates having applied on the CTS Infrastructure during the contract period. In addition to this the bidder has to ensure necessary updates in the systems as instructed by RBI / NPCI / other regulatory authority.
 - 3.6 The bidder should provide Data Enrichment Services UV/ OCR etc for CTS Operations of the Bank. The software components to be used for enrichment and onward submission to NPCI will be provided by the bidder at its own cost.
 - 3.7 The CTS Solution will be accessed and operated from Bank's offices /CTS Centres/ Branches / Off-site Locations. There should be stringent adherence to authenticate the source of inputs.
 - 3.8 CTS solution shall support scanner feature of cheque images in grey, embedded, black & white and UV. The bidder has to make sure that the proposed CTS application should be compatible with all latest available cheque scanning devices including hand held devices (Mobile/Tablet etc.).
 - 3.9 In addition to the above, the selected bidder should monitor the entire CTS solution, timely submission of CTS clearing, configuration changes, version up-gradations, performance monitoring, troubleshooting, bug fixing, backup, restoration of data from back-up media as and when required, DC-DR sync, patch installation and liaison with bank officials for various support issues etc., assisting bank officials in switching to DR site in case of system failure and conducting DR drills in coordination with all stakeholders for scheduled and.
 - 3.10 The bidder should provide the Data Enrichment facility like UV/ICR/OCR etc.
 - 3.11 Bidder should ensure proper patches are applied in all existing and proposed CTS setup systems used for data enrichment and systems are complied with the IT security & IS audit standards issued by Government/ IBA/Bank/RBI and other regulatory bodies directly or through NPCI . VAPT, IS audit, RBI audits and other audits of regulatory Bodies are conducted in Banks DC and DR Site regularly. Observations and gaps should be timely complied at no additional cost to the Bank during the contract period.

- 3.12 Bidder will be responsible for supply, installation and implementation of necessary tools & support services for migration of the data (including migration of old data for the last ten years) from the existing CTS systems of the Bank as well as future CTS systems and also for first time Master creation for the respective requirements of the bank/branches/hubs/CH.
- 3.13 Bidder should integrate the CTS application with Clearing House Interfaces, DEM, CBS application, external applications interfaces and also carry out time to time modifications for implementing Government/IBA/RBI/other regulatory body guideline directly or through NPCI during the contract period. Bank Specific requirement will be mutually discussed and added till SRS finalization at no additional cost.
- 3.14 CTS software should support automatic integration with various systems through straight through processing (STP) and upload functionality and the process as desired by RBI/ any other Regulatory authority directly or through NPCI.
- 3.15 Bidder has to ensure that proposed CTS Application is capable of Image capturing in hybrid environment i.e. distributed as well as in central processing environment (at various Cheque collection points or branches / Central processing /service branches level), Workflow based Cheque clearing transaction data processing involving data entry (i.e. Authorization levels involving Maker Checker concept), Cheque clearing transactional data transfers and receipts, Integration with Bank's Core Banking solution, Integrating with RBI / NPCI's CHI/DEM system, Automated Cheque returns processing, Implementation of Signature verification system and archival system, Images and transaction data Storage and Retrieval solution, Integration with CBS for automated upload clearing data / Clearing Files, Incremental Signature and Account Master retrieval as per Bank requirement.
- 3.16 Bidder is responsible for migration of all the Live Hubs/CTS Centers as well as new proposed centers to the centralized Multi-Grid Solution and also for providing necessary support to the migrated Hubs.
- 3.17 Bidder shall provide and maintain grid wise an automated archival for migrated existing CTS data of All three Grids (Multi grid) (viz. Northern, Southern and Western Grids) & retrieval system .
- 3.18 It is the responsibility of selected bidder to provide grid wise (Northern, Western and Southern) Daily/Monthly/Yearly Cheque clearing reports, Exceptional reports, Detailed/Summary level reports, Audit Trail reports etc. Apart from above, bidder has to provide the customized reports as and when demanded by the Bank in any format without any additional charges to Bank. The vendor is also required to provide the reports to Bank's client.
- 3.19 Bidder has to ensure that the proposed solution is capable of capturing & verifying the information based on the security features defined in CTS 2010 standard and give alert on suspicious cheque with detailed report. The report should clearly mention of noncompliance standards and reason such as UV

image , Bank logo , alteration / correction of text / date / signature etc. Bank may conduct POC (Proof of Concept) for the same. These features should be made available for all batches of cheque uploaded by each center / branch for all grids. Such alert and report be provided for each branch / center / grid for their immediate action. The instrument so identified as non-complaint of CTS 2010 standards shall not be forwarded / submitted for clearing payment to RBI / NPCI.

- 3.20 The Proposed Solution should be capable of identifying and capturing the information i.e. UV Check and Torn & Pasted (made up) cheque.
- 3.21 The Solution should also have the provision to update the details of cheque and upload the scanned copy of the cheque manually. The Solution should be able to create and maintain a centralized gridwise database with names & credentials of known fraudsters and should be able to throw alerts at the time of cheque processing to respective users who is uploading cheque.
- 3.22 The Solution should detect and provide alert for any Non-CTS Cheque being received in the system.
- 3.23 In case, the Solution receives the high value cheque above the threshold, the solution should through an alert to the customer. The Solution should throw an alert/pre-authorization/confirmation to/of the customer through Omni-channel banking / API based or intimation at the branches when issuing a high value cheque.
- 3.24 The Solution should also keep a track on the number of cheque processed by the officials, bank should reserve the right to modify the threshold of number of cheque that can be processed by the officials per day (like 500-600 cheque per day).
- 3.25 The System should be able to detect and capture the details whether the cheque is genuine/ cancelled cheque. The Solutions should be able to capture the cheque details (like Date, Name/Bearer, Amount, Cheque Number, MICR Code etc.) as per the bank's requirement.
- 3.26 The system should have the capability to generate any other report other than the standard clearing related reports required for day to day working. Minimum clearing reports that system should be capable to generate based on filtration criteria like Grid wise / Region wise / Centre wise / branch wise / zone wise / date wise / instrument and amount wise / customer wise / session number wise etc.
- 3.27 The security, quality and integrity of data is to be ensured by the bidder and any breach or compromise in quality or integrity will be sole responsibility of the bidder. The bidder has to ensure that only the permitted portion of the Cheque image should be visible to the agent engaged for the data enrichment activity. The cheque image fields not relevant for the Data enrichment activity should not be visible under any circumstances .Also, in addition to the security features deployed in the technology, Bidder's operational procedures should ensure protection of the Bank from business risks (from system error, human

error, negligence and mismanagement), and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities etc.). Proposed solution should have panel window in CBS to view cheque image along with CBS account detail & its signature image in finacle.

3.28 Bidder is required to comply with the functional and technical specifications as mentioned in Functional Specification & Technical Specification (Annexure)

3.29 Vendor should Integrate the proposed solution with the existing Finacle version 7.0 of the Bank. Bank is in the process of upgrading to Finacle 10.0 or higher version and vendor needs to integrate with Finacle 10.0 or higher version, without any additional cost during the contract period (Warranty/AMC).

3.30 Proposed solution should be implemented on Data Exchange module(DEM) for all the three respective Grids.

3.31 Bank at its sole discretion reserve the right to shift the equipment at DC/DR to suitable location depending upon the need and the vendor will arrange to shift the equipment installed and commission the same at the shifted locations. The transportation cost shall be borne by the bank. Obtaining of road permits, form 32 and other security forms etc will be the sole responsibility of the vendor. The vendor to arrange onsite support in case of shifting of equipment.

3.32 The system broadly covers the following.

- a) The Cheque(s) Truncation solution should be implemented at Bank end and should be accessed and operated from Bank's offices /processing units/ branches / off-site locations / Client Locations. Clients can added to use CTS system at any grid. The system should be made available to Bank's client with all at par facilities at no additional cost to the Bank during term of agreement or extended period , if any. The solution offered shall be of enterprise perpetual license with no restriction related to number of offices, users, concurrency, primary, secondary, UAT , DC & DR etc., i.e., Bank will not pay any additional licenses cost in what so ever terminologies used.
- b) Selected bidder should provide required software and licenses on perpetual basis only.
- c) Bidder to ensure that IP (Intellectual Property) resulting from the customization, specific to the Bank will be Bank's property
- d) The bidder should provide Integration of proposed CTS application with Bank's Core Banking solution (Existing & Future), RBI/ NPCI's CHI/DEM system, CTS Scanners provided by Bank's different vendors, CTS-CPPS (Centralized Positive Pay System of NPCI), Image capturing in hybrid environment i.e. distributed as well as in central processing environment

(at various Cheque collection points or branches /Central processing /service branches level / off-site locations / Client Locations), Automated Cheque returns processing, Workflow based Cheque clearing transaction data processing involving data entry (i.e. Authorization levels involving Maker Checker concept), Cheque clearing transactional data transfers and receipts, external application interfaces and archival system, storage and retrieval solution (Images and Transaction data), Integration with cheque Deposit kiosks, handheld devices, scanners and various CTS/ UV enables cheque scanners / Optical code Reader (OCR) device available within the Bank or procured during the entire tenure of the contract. System should have the feature to use Centralized Positive Pay System (CPPS) and integrated with OMNI channel (API based mobile banking, internet banking, etc). Bidder should also extend necessary compatibility and integration support in the CTS solution for any version up gradation of the above solutions at no additional cost to bank.

- e) Solution involves Image capturing in hybrid environment i.e. distributed as well as in central processing environment (at various Cheque collection points or branches /Central processing /service branches level / off-site locations / Client Locations), Workflow based Cheque clearing transaction data processing involving data entry (i.e. Authorization levels involving Maker Checker concept), Cheque clearing transactional data transfers and receipts, Integration with Bank's Core Banking solution, Integrating with RBI / NPCI 's DEM system, Automated Cheque returns processing, Implementation of Signature verification System and Archival System, Images and transaction data Storage and Retrieval solution, Integration with CBS for Clearing Files, Incremental Signature and Account Master retrieval, On-line fetching of signatures and Account master from CBS, Integration with various Remote Deposit Kiosks, cheque Deposit machines ,handhold devices and various CTS/UV enabled Cheque Scanners available within the Bank or procured during the currency of the contract.
- f) Solution involves Online & Offline provision for Bank's clients who will process their CTS Clearing at their Service Centers/Branches by accessing to CTS System, preparing & processing CTS Clearing files from their end, accessing CTS Reports, generating data/image files for uploading into their respective Core Banking System and transfer/receive the CTS Processing files through Secured Data Transfer Mechanism provided by Bank. The selected bidder should migrate the existing set up to new CTS setup.

3.33 MIS Reports Generation: Daily/Monthly/Yearly Cheque clearing reports, Exception reports, Detailed/Summary level reports, Audit Trail reports etc.

- 3.34 Solution should have capability of handling Virtual Account Numbers and transactions linked to Virtual Accounts, Credit Card and Debit Cards as per Bank's requirements. Solution should also have provision of Integration, in case existing CBS (Finacle) is migrated to higher version or new CBS is introduced by the Bank, without any additional cost during the contract period (Warranty/AMC).
- 3.35 The current customization requirement shall be studied by successful bidder and provide interface to CBS without any major change requirements at CBS end.
- 3.36 Solution should have provision for digital signing in hybrid environment i.e. distributed as well as in central processing environment (i.e. at various Cheque collection points or branches /Central processing /service branches level / off-site locations / Client Locations), and only with proper validation/authentication, the processing should be carried out.
- 3.37 Required technical details/brochure/s of CTS solution offered by the Bidder duly supported by schematic diagrams and technical specifications of each component offered shall be furnished along with the reasons justifying the requirement/s for each such items/components, accessories and software products as part of the Technical Bid. Bidders should provide all the information necessary as per the RFP, failing which their proposals are liable to be rejected.
- 3.38 The Bidder shall commit in writing to implement and operationalize the centralized CTS solution for All three Grids (Multi grid) separately as per RBI / any other regulatory guidelines / requirement , directly or through NPCI as per time schedule indicated in this RFP.
- 3.39 The Bidder shall commit that the key personnel (FMS) to be employed for implementation of CTS are qualified enough with adequate experience and qualification to handle a project of this nature and involved in similar implementations and that once assigned to the project will not be moved out of it, except for reasons beyond the control of the Bidder and prior approval of the Bank..
- 3.40 The Bidder must organize the response in accordance with the format specified in the RFP and under no circumstance will leave a response item unanswered. If any row or column does not contain the response, the entire response will not be taken up for consideration. Any response not as per the format will not be included for any further consideration.
- 3.41 The Bidder must provide undertaking to make all software changes/ to provide software patches, as well as any other requirements specified by the Government/ IBA/ RBI other regulatory bodies directly or through NPCI from time to time, without any additional cost to the Bank within the term of Agreement and extended terms if any..
- 3.42 The Bidder shall commit in writing that the licenses for CTS will be provided at Enterprise level based only for unrestricted use across

organization and its Clients irrespective of locations or number of users for the entire / contract period. In no way licenses should be a hindrance in daily working of the Bank. No freeware/ open source software should be used. Existing System and future should be compatible with supported version. The proposal should cover customization/implementation/integration. No extra charges shall be borne by Bank.

- 3.43 The Bidder shall commit in writing that CTS/software modules / licensing will be compliant for the integration requirements across various touch points including Kiosks, ATMs, RDCs (remote deposit capture) and Branches/offices/processing units of Bank and its Clients.
- 3.44 The date of completion of the Project including operationalization i.e. performing live operations shall not be later than 120 days from the date of award of the Purchase Order. The Bidder shall categorically undertake to meet this timeline. Time being the essence of the contract; the Bidder is not likely to be considered if there is no such undertaking.
- 3.45 The Database for the proposed solution should be latest version of the Oracle as Bank is having unlimited license Agreement with Oracle and Bank will provide Oracle license to the vendor.
- 3.46 The connectivity of CTS solution should be through MPLS / internet and bidder is required to specify the required bandwidth to the Bank for each user.

3.A Technical Specification

The Bank proposes to procure Enterprise wide license for implementing consolidated/centralized web-based CTS Solution, which will handle CTS clearing load of all three CTS-Grid regions (Southern, Western and Northern) separately. The application will be implemented in web mode with role based access to users located at various Branches/RCCs/Offices and also Bank's Clients. There should not be any restriction on number of user licenses for any office/subsidiaries of the Bank as well as its Corporate or Sub-Member Clients.

The CTS application is expected to support a broad range of clearing products taking into account present and future requirements. The objective is to identify and finalize the functional requirements for CTS by the Bank. The functionalities mentioned here are indicative only and the solution offered should have all the latest features. The selected bidder needs to assess the existing CTS operations of the Bank and implement the solution at the Bank.

3.B Functional & Technical Requirements

Instructions of Filling up

1. "S.No." - Serial Number of the Requirement Provided by the bank. Bidder must not change any information in this column
2. "Particulars" - The detailed Requirement. Bidder must not change any information in this column.
3. "BC" - Bidder's Compliance – Bidder would be required to provide an appropriate score to each requirement requested for as per the following Table

BC	Description
S	Standard feature. Required features readily available and to be provided by the bidder
C	Customization required. Bidder will provide the customization with the stipulated date as informed by Bank

4. Marks for specifications for will be allotted against the responses to each of the point mentioned as per the following marking pattern:

Scale	Description
10	S- Standard feature
5	C - Customization required.

5. Sheets will be scored on S/C scoring pattern, as per the above table.

Each line item in the functional specifications& Technical specifications mentioned carries 10 marks. It is important for the bidder to score at least 90% of the marks for technically qualified

Notes

1	Bidder is expected to provide for all requirements irrespective of the functionality of the solution proposed. Hence the overall cost must include all the requirements where the rank provided is S or C or Yes.
2	In case the Bidder fails to provide a " Bidder Compliance" against any of the line items the response would be considered as incomplete and may not be scored, at bank's discretion
3	Bidder is expected to provide the response by filling up the columns "Bidder' Compliance (BC)" and "Bidder Remarks" only. Bidder is advised not to make any changes to any information on the RFP documents for example insert a row or delete a row or modify any other information like change the functionality required, etc.
4	Every requirement needs to be treated as an individual requirement and should not be clubbed with any other requirement and the Bidder needs to provide a "Bidder's Compliance" for that individual requirement, in case the Bidder clubs the requirements the response would be treated as incorrect .
5	The Evaluation Committee decided by the bank would be marking this annexure already scored by the bidder and would be appropriately assigning the final marks. The bank will have the discretion to change the marks against the Bidder's scored line item if the bidder/OEM is not able to showcase the same in Product walkthrough or Presentation.

Functional & Technical Requirements

S.No.	Particulars	Bidder's Compliance (S/C)	Bidder's Remarks
	FUNCTIONAL		
1	Systems should conform to the requirements of CTS 2010 standards and the IT Act 2008 and the Negotiable Instruments (Amendments & Miscellaneous Provisions) Act 2002 and Payment & Settlement Act. 2007 and its subsequent amendments, for recognition of images as valid instruments for payment by the Drawee Banks and all other applicable guidelines issued by RBI from time to time.		
3	The Bidder should provide separate CTS solution including all related tools to host centralized CTS for all three Grids (Northern, Southern and Western) at DC and DR .		
4	The proposed CTS solution should have capability of handling Bank's clearing (Direct/In-direct) for all three Grid regions separately without any technical limitations or dependency from DC & DR .		

5	Provision for Online& Offline Solution for the Bank to handle their clearing independently at their Offices/Locations. System should have capability to handle Segregation and also to provide proper authentication mechanism so that Bank and their Clients can process all types of clearing (Outward, Inward, Extension and both types of Returns Clearing) at their end by using the CTS solution either in Online or Off-line mode.		
6	System should have capability for proper grid wise segregation of the Bank's/Branches/Zonal Offices (All types) instruments. All types of configuration changes to activate/de -activate of Clients and offices/locations under respective grid region. System should also be able to change time limits allotted to Branches/Offices/Clients etc for each session centrally.		
7	The point of Physical Instrument truncation could be either at the Branch(s) / Regional Processing Units (RPUs) Centralized Clearing Units (CCUs)/Clients. Bank may adopt a hybrid model (cluster or de-centralized model) for capturing images of Instrument from various locations. The solution need to be flexible enough to handle the same		
8	System should be capable of creating multiple clearing types to suit Bank's/Clients/Offices/Locations (All types) clearing requirements to route the instrument and transaction type level and maintain separate settlement ledgers and general ledger interface at various clearing types		
9	The system proposed shall support multiple sessions for the four legs of clearing process -inward clearing, inward return, outward clearing and outward return along with extension as well as Blockage handling. Must be compatible with the RBI/NPCI Clearing House(CH), Clearing House Interface(CHI/DEM) system and the core banking software of the bank as well as its Clients		
10	The product should be capable of functioning as a offline stand-alone solution for branches as well.		
11	System should be compatible to handle all Cheque Scanning devices available with the major manufacturer, at present and capable to integrate with all types of Operating Systems. The Bidder has to integrate all the scanners on all desktop versions available at present within the Bank/Branches/Clients and in future.		
12	System should be capable for processing/segregating Centralized Grid clearing as well as CTS Grid wise clearing for all three existing Grids (Northern, Western and Southern) and any other new Grids that will be introduced in future, as per regulatory directions.		
13	System should be capable of handling minimum 10,000 instruments per hour during Data Entry and Verification Processing, simultaneously across all grid centers. However, System should also be capable for minimum 8000 instruments per hour for Outward Clearing Files (CXF/CIBF) generation in the specified format of RBI/NPCI.		
14	System should prioritize and process the clearing for all three grids in parallel, there should not be any kind of limitation or restriction in the solution for sequence processing of Grid clearing as all existing/present three grids clearing are independent of each other and they have their own presentation timings.		

15	System should have the capability of capturing/processing images of the instruments along with deposit Slips (if required) and should be able to capture multiple branch details at Bank's Branches/offices/Locations/Clients.		
16	Provision for capturing batch wise/ type wise clearing (CTS / Non-CTS / Special Clearing / MMS) for the following cases: a. Cheques Only b. Cheques with Slip (if required) (Product Wise) c. Marking Paper to Follow (P2F) batches at the time of scanning and during verification, if not done at scanning level. d. Capturing MMS (Mandate Management Scanning) instruments as per Bank's requirement.		
17	Application should integrate with Mobile for processing cheque truncation. Further , Application should be capable to integrate with various touch points for processing Cheque Truncation through API on CR basis. The touch points could be Kiosks, cheque Instrument Drop machines, ATMs having Cheque Truncation capabilities, Cheque Deposit machines, Handheld devices (Tablet).		
18	The Reject repair, Balancing and Validation work shall be distributed and shall not be restricted to a single workstation per Grid location either at Bank's Offices/Client Locations		
19	Shall automatically do load balancing by allocating jobs to various workstations keeping a tab on volumes processed during the day.		
20	Shall have the seamless integration to the core banking system in all the legs of clearing.		
21	Should have provision to generate posting files for all types of clearing as per multiple requirements of Bank. Provision to create multiple posting files templates and to tag Clients/Branches through menu driven process.		
22	Should provide provision for outward posting files in different levels and segregation should happen a point of capture itself, depending on Bank's / Clients / Branches requirement: · Cheque Wise · Deposit Slip wise (if required) · Account Wise etc.		
23	Complete reconciliation report up to transaction level and summarized based on clearing types and the clearing process types and able to generate necessary journal entries to the Accounting system (Daily / Monthly / Yearly).		
24	Capable of routing specific instruments like Dividend warrants(DW), Demand Draft (DD) /Pay Order (PO), Quick Cheques(QC), Paper to Follow (P2F) etc, to specific Clearing House System and separate queues in system to be provided as per Bank's requirement.		
25	Capable of providing intelligent routing for both inward clearing and inward return based on users' roles/Grid wise/City Wise. Consolidation should happen on the basis of payer city similar to NPCI segregation criteria and re-conciliation reports should match with CHI/DEM Settlement Reports generated for each Presentment and Return/extension sessions for all Clearing types.		

26	Should have a settlement module for inter-bank,intra bank and intercity clearing with capabilities for consolidating the day's inward and outward presentations and returns for raising a single debit or credit on the participating branches and reconciliation reports should match with CHI/DEM Settlement Reports generated for each Presentment and Return session for all Clearing types.		
27	Archival system to store data, images and logs of each and every transaction as per periods defined by the Bank and support proper archival and retrieval mechanism spanning minimum 10 years.		
28	For Inward Clearing, the software should download the data/images for all three current CTS Grids separately and prepare separate unloadable file for core Banking system for reserving the amounts for clearing debits later.		
29	System should have proper mechanism for extraction and auto transmission of inward clearing for the respective Sub-member Banks (all types). Sub-Member Banks will be accessing the system and process their inward clearing and mark returns as per their requirements.		
30	All Clearing reports, Return memo, posting files is to be generated from the system along with manual generation feature and facility for automatically transmission through Secured channel.		
31	Transactions pertaining to the Bank and its Clients should be recorded properly with complete Audit trail in the Centralized CTS Solution and there should be easy retrieval for the history information through front end enquiry screens for all types of Clearing cycles.		
32	Transaction number should be generated automatically in the system without any manual intervention for the Bank's and Corporate Clients. Every transaction number should be unique for each instrument.		
33	Should conform to all the statutory regulatory norms as per RBI / Govt. / directly or through NPCI from time to time, should be provided without any additional cost to the Bank		
34	The user interface for Branch operations/ Zonal Branch Operations / Corporate Client should be browser based only.		
35	The workflow should re-direct all entered QC batches/instruments to Branch officials for verification of the data entry/ QC.		
36	Already processed batch file or instruments should not be available for processing again.		
37	Should be able to process Instrument(s) of different size and colors as per NPCI/RBI guidelines.		
38	Should be possible to process high value instruments separately for scrutiny for both Outward and Inward Clearing instruments. The cut off amount for high value should be user definable and Controllable.		

39	Various types of segregation and view / report on business rules should be possible in all clearing modules. Segregation can be based on: <ul style="list-style-type: none"> · Grid wise · Session wise · Instrument Number · Amount · Account type · Transaction code · Return Rejection codes · Presenting bank / Drawee Bank etc. 		
40	System should have configurable day/time limits for the cut off time, which could be different for different clearing cycles and grids.		
41	Should be possible to copy the data on CD/Tape/SFTP/emails or any storage media		
42	System should provide a Document Management facility to store the Instrument(s) with unique reference numbers for easy retrieval at later stages.		
43	System must have a Login and password for each user and various user levels (enterer, verifier, exception approver, administrator, Grid Location etc.) for logging into the system.		
44	Compulsory periodic changing of passwords for all the users at a parameterized period should be available and solution should prompt users to change password prior to the expiry date.		
45	System should be configurable to handle the password policy followed by the Bank.		
46	System must maintain proper log including date, time, terminal number of each operation, financial and non-financial, done by every user and the same should be appended to transaction data or a separate log should be maintained. Retrieval of Audit logs should be simple and only viewable to the authorized users		
47	The checkers of the transaction should not be same as the maker of the transaction and prompt message should be displayed to the verifier(s)/user(s).		
48	For anywhere branch banking functionality, the access to other branches data should be based on parameters such as viewing, modifying, authority level to access, etc. and should be linked to user access rights.		
49	Defining of exceptions in the system should be parameterized and configurable.		
50	System should have a special interface for auditors and IT users where access to all data would be allowed without any modification or change permission.		
51	System should have capability to perform archival of storage for the period prescribed by RBI/NPCI (Min. 10 years) and retrieval purposes of data and images. The solution should provide storage / archival solution with proper quality of data / image along with logs and audit trail and reports / MIS.		

52	System should have in-built capability, features & interface for handling Business Continuity Plan and capable to setup the solution at Disaster Recovery Sites DR.		
53	Auto-Real time Replication between DC & DR should be available with proper monitoring process. In case of any disaster, entire solution should be capable to handle immediate switchover from Primary to DR Sites and Vice-versa without any kind of manual intervention and user level changes.		
54	System should be scalable to handle on an average 60,000 transactions per day.		
55	The system should have all the features required for interfacing with CHI/DEM systems (Primary and DRs) for all three existing Grid"s as per existing scenario of Grid Clearing.		
56	The system should support centralized and decentralized processing without any geographical restrictions.		
57	The solution can be used Off site and On site for Bank Branches and its clients		
58	There should not be any kind of performance downgrade/issues related to increase in concurrent users.		
59	The proposed solution should have in-built Dual Verification system for Outward Clearing, which should be configurable for parameters like amount / user volume etc.		
60	The solution should be WEB Based		
61	The solution should support data mining exercise of the Bank.		
62	The system should support flow of data both ways i.e. from hub/central location to branch and vice-versa.		
63	The system should have provision for mass printing of images on basis of any selection criteria. This mass exercise should also be resource efficient and customizable		
64	System should allow administrators to manage users, groups, roles and other document management operations.		
65	The CTS architecture must be scalable and shall support increasing number of users and concurrent users (Minimum 300).		
66	The system must support 24-hours x 7 days x 12 months non-stop continuous processing.		
67	Proposed system must support LAN and WAN connectivity.		
68	The proposed CTS Solution should provide interface with other software as required by the Bank.		
69	Customer Data security should be in-built in the system.		
70	System should be capable to handle splitting/segregation of records for proper distribution of work load.		
71	Detailed status summary of processing of cheques (stages) to be made available by the system for monitoring purpose in the form of dashboards.		
72	System should be able to generate reports from archived data as well as in the production environment.		
73	System should be able to capture / input Drawer's details along with Outward presentation as per latest circular received from RBI / NPCI.		

74	Should be able to generate cheque return memo along with image of the instrument in the report format branch-wise and individual instrument-wise as well		
75	Maker/checker functionality for defining parameters in the masters, user creation/modification, Setup, other functionalities if any, to be available as specified by the Bank.		
76	Hot key functions for increased speed and accuracy and the work processes should be automated.		
77	Should provide online interface to extract data from the Clearing and truncation system to feed Bank's other application on need basis.		
78	Purging details should be captured to store the time and data contents in host system.		
79	Possibility of sending emails of images and data records automatically by the system. Direct connectivity to e-mail should be available through user interface for sending details, advices, etc. to Branches / Corporate Customers.		
80	The user-interface screens should earmark and validate mandatory fields, which must be entered before submitting a transaction.		
81	Facility to auto-lock/Screen timed out should be available with configurable feature.		
83	System should be capable to generate the Posting files for corporate Clients as per the requirement and provision to tag the branches or clients to the posting file scheme for the similar requirements.		
84	Menu driven provision for addition of branches under respective grid location along with their Location's MICR details, posting file formats, standard clearing reports, Return Memos and tagging for the automatic data transmission format.		
85	Provision for Fee based transactions reporting for the Bank's Clients (Corporate) as well as Capture/Vendors.		
86	The product should be capable of functioning by hosting inside Bank's Intranet and internet for Corporate clients.		
87	A Reporting tool to be provided with the proposed CTS solution to develop various Reports, MIS data etc. as may be required from time to time by the Bank.		
88	The data level / quantum to be stored on production system should be configurable from period of 1 Week to 1 Year.		
89	The solution should also be compatible and integrate/handshake/ interface with all third party software / middleware of the Bank.		
90	The solution should be capable to work as fallback/ DR arrangements for Bank's Clearing at other Region as may be suggested or required or in order to comply with the regulatory norms from time to time.		
91	The solution should have features / tests/ mechanism to initiate or perform fraud prevention/detection for tampered/ Xerox (photocopy) / fake instrument through positive pay solution at the time of scanning. It should read MICR codeline and inspect each image for various IQA parameter.		

92	The solution should comply with all the RBI / NPCI guidelines for security features and quality enhancements in cheques / instruments to prevent/detect fraud.		
93	The solution should have web-based feature to intimate branches live status of processing / rejects etc.		
94	System should have capability of segregating return items from outward Batches with Cheques sorting feature at Cheque Scanning level.		
95	The CTS shall provide and support for extracting various parts of the image like CAR, LAR, Date, Payee Name, Bank Name to facilitate Application Programming Interface to third party Software to do ICR, OCR and signature verification.		
96	System should have ICR/OCR capabilities to capture any given field present on the instrument. The fields can be handwritten or printed and could be present on the instrument. <ul style="list-style-type: none"> · Amount · Instrument date · Payee name · Account Number · Amount in words 		
97	System to provide open format with encryption feature for all the data to be archived / to be made compatible with other sources of data & images. It should be viewed by the users on supplying credentials.		
98	There should also be provision in system for a common interface between any scanned image and data to be integrated in the system through common released file formats		
99	There should be provision in system to interface captured data through 3rd party interface or client program to be integrated in the system, with provision in system to encrypt the data obtained through these sources.		
100	The system should provide interfaces and automated checking for the new CTS Instrument standards. i.e UV and QR code detection.		
101	System should have capability to perform backup and restore through interfaces provided by the software vendor		
102	System should have capability for images snipping (snippets) so that Data entry operators can see only the relevant portion of the cheque image instead of displaying whole image, which will minimize the traffic on network and enhance the performance of the solution. However, provision to display full image of instrument is also to be available, which will be called on demand basis.		
103	System should be able to interface and be compatible with archival system.		
104	System should have the feature to use Centralized Positive Pay System (CPPS) and integrated with OMNI channel (API based mobile banking, internet banking, etc). Bidder should also extend necessary compatibility and integration support in the CTS solution for any version up gradation of the above solutions at no additional cost to bank.		

105	Detailed explanatory notes on the treatment of multiple Clearings on the same day with specific reference to identification, processing and handling of these shall be clearly explained in the responses and provided for in the CTS/ system to be supplied by the Bidders.		
106	The system shall have the facilities to sort the MICR Data on various parameters or a combination of parameters. As an illustration, the CTS/ shall explain whether it allows for sorting of the MICR Data of all the instruments above a threshold amount and /or sorting of MICR Data of instruments of a particular presenting bank branch / drawee bank branch on a given clearing cycle, date and between specified amount ranges. The CTS/system shall also have the capability to either generate the settlement and drawee/presenting bank wise data –either in data format and /or in the form of report based information.		
107	The Cheque Processing software must provide adequate security to the entire CTS/ system. It should be possible to disable all users (except System Administrator) at Close of day and enable/disable user through any time during the day. All changes in transactions / masters/ users must be logged and Audit trail available for all such changes clearly giving the position prior to change and after change.		
108	The solution should be capable of recording the user ids, name, time etc.of Bank official for scanning, verification, dual verification etc. and the data entry operators for data entry &QC. The same shall be displayed in the dash board.		
109	Bidder has to sign ESCROW arrangement with the Bank/ ESCROW Agent for the safe depositing of the complete source code being supplied along with customisations carried out in the software as per Bank's requirements. Also, to maintain the currency of the version by regularly updating the same with the related upgrades/fixes/patches. A copy of the source code of the application customized for Bank and shall be kept in an ESCROW account for which all expenses will be borne by the Bank. A copy of all subsequent updates to the source code shall also be placed in the said ESCROW account after the release/Go Live.		
	TECHNICAL		
1	The System proposed shall be of browser based on 3 Tier architecture and Capable of processing all the intra-bank, inter-bank and inter-city instruments and transmitting the interbank instruments after consolidation to RBI / NPCI for clearing. Intra bank transactions will be segregated, consolidated and sent to respective Bank's branches/ offices/ locations of CHI/DEM Software/ output file in the specific format to enable data upload to core banking software.		
2	The Software should have capability to be integrated with Active Directory/Single Sign On (AD/SSO) or other system of the Bank for User Management purpose.		
3	The proposed software should have Maker/Checker provision for modification or configuration changes of Parameters / Rules / Setup.		

4	The software should have facility for Outward Clearing Bulk file uploading and Processing of Input Files in .XLS and .CSV formats or in any other format as required by the Bank in future.		
5	The System should have web-based scanning module for Bank's Branches/ Offices with proper authentication mechanism through intranet & internet communications and segregation of Clearing Types (CTS / Non-CTS / Special Clearing / MMS(Mandate Management Scanning)etc.). Apart from CTS Scanner's driver installation, there should not be any additional client based setup required to activate the scanners.		
6	The Cheques scanning is to be done in single capture with endorsement, MICR line reading along with UV image scanning.		
7	Provides provision for detection of Image Quality Assurance (IQA) success/ failure during Cheques scanning itself and provision for re-scanning of the IQA failure instruments as well. The scanning of outward clearing instruments will be carried out by Bank's Officials. Rejects due to IQA failure should be made available for rescanning. Paper to Follow (P2F) on account of IQA failures should be kept to bare minimum (near zero).		
8	The proposed CTS solution should be able to store the IQA failure reasons for IQA failed instruments. The bidder is required to submit the IQA failure data with reasons (like partial image, Excessive Image Skew, Piggy Back, Streaks and/or Bands, Bent Corner, Below Minimum Image Size, Exceeds Maximum Image Size, Too Light/Dark, Image Length Mismatch, Image Height Mismatch, Below Min Image Length, Exceeds Max Image Length, Below Min Image Height, Exceeds Max Image Height, Torn corner etc.) for each Grid separately as per NPCI specified format.		
9	The Solution to have MICR reading capability with validation of MICR city-Bank-Branch data. The CTS/system shall use the particulars available on the MICR Read Band. The CTS/ system shall identify the maximum length of each of the fields that is supported. In addition, the data that is forwarded to the Clearing House shall have the nine-digit presenting bank sort code and the unique identifier/s for the images and the individual instrument. The Date of Clearing shall also be included in the file sent to the Clearing House. For Return Clearing, the date of Main Clearing as well as the Return Clearing shall be necessary.		
10	Provides for endorsement, unique item sequence number to be printed on the reverse side of the instruments and multi-line endorsement for re-presentation cases. There should not be any overlapping, in case a new endorsement is required for re-presented Instrument(s) in outward clearing.		
11	Provision to handle CHI/DEM Rejected instruments either Outward or Inward Returns by viewing Cheque image and capable for re-presentation by correcting MICR records, updating Ignore IQA flag or choosing proper action by selecting from the drop down list etc.		

12	Capability for segregating MICR-Failure instruments in separate output pockets of Cheque Scanners or depending on Bank's requirements. All available scanners within the Bank are having dual/multi output pockets		
13	Automatic transmission of images and MICR data to Service branch/ Centralized CTS Location. The transmission can be one Instrument at a time or in a batch mode or both. Scanned data and images should not be stored/captured locally in the desktop. It should also have provision for the capturing branches/ locations to verify the actual status of their scanned batches along with batch summary report		
14	Data and image transmission from capture locations to centralized CTS System should carry through secured and encryption mechanism.		
15	CTS System will be connected to centralized storage and all images after capturing at the Branches/ Offices should be stored and also should have capability to extract these from a central storage point		
16	Display of image and system generated code line data on the same screen to make balancing easier and faster.		
17	The Image quality of the gray scale images shall be 8 bits/pixel (256 levels). The data formats and field definitions for storing, archiving, retrieving, processing, quality of images and MICR data at the Clearing House, Clearing House Interfaces as well as exchanging between institutions shall meet at the minimum the ANSI X9.90 and ANSI DSTU X9.90 Specifications for an Image Replacement Document (IRD), ANSI X9.37 and ANSI DSTU X9.37 Specifications for Electronic Exchange of Instrument and Image Data as well as the ANSI X9.81 Specifications for Bulk Image and Data Exchange. Further, the CTS offered shall adopt the above standards for the Indian environment.		
18	Security features to be built in conformity with PKI standards, encryption techniques and digital signatures. It shall have options to implement encryptions & digital signatures at Central level, file level and instrument level. Present requirement of RBI/ NPCI states digital signatures on each and every instrument.		
19	The system shall additionally conform to the Public Key Infrastructure (PKI) Requirements as prescribed by Institute of Development and Research in Banking Technology (IDRBT) prescribed the latest version of the Certification Practice Statement (CPS).		
20	The CTS/ system shall provide for encryption both for data transfer and provide options for encryption based data storage (or any other manner to ensure that data stored cannot be subject to alteration at a later point of time and legally recognized as per the laws of the country).		
21	Shall have PKI based security at domain level and user level to ensure the integrity of the data and image.		
22	Should be capable of segregating and applying multiple digital signatures at CTS Level for presenting the captured files to the Clearing House Interface (CHI/DEM) for final presentation to RBI / NPCI for different clearing types.		

23	Provision to digitally sign the presentation files from the Clients, other Banks end and system should have proper mechanism to validate the digital signature before uploading the files into CTS Solution.		
24	It shall be possible to receive the images and the MICR Data either over a network (including the INFINET and / or a public network and / or a Virtual Private Network) and / or with the help of media exchange and / or both and / or a combination of any of these depending upon the various factors affecting such a decision.		
25	Support inter-operable open image standards and be capable of being viewed by any standard browser.		
26	System should be able to capture both front and back images of individual instruments as under: <ul style="list-style-type: none"> · Front gray scale-100 DPI or more-JPEG format with JPEG compression. · Front black and white-200 DPI or more-TIFF Format with CCITT G4 compression. · Reverse Black and white 200 DPI or more-TIFF Format with CCITT G4 compression. · Ultra Violet (UV) 100 DPI or more-JPEG format with JPEG compression 		
27	Online validation of account numbers with Account name to be available at the time of data entry in the software. If Bank decides to have validation reports developed for checking of the data entries by checker for faster data entry to save on time, this functionality too should be made available. Support the interface through web service, DB link and APIs for integration with third party applications.		
28	System should be able to identify the city code where the scanning is done to segregate Outstation Instrument(s), which should not be presented in Local clearing to avoid returns on this count.		
29	Inward Returns should be properly generated from Banks/ Offices end and upload into CHI/DEM System after properly digitally signing done through Banks end.		
30	System should have all features to handle all types of clearing processing for banks i.e. processing of clearing files with proper digital signing mechanism and automatic presentation to CHI/DEM System as well.		
31	Should allow deletions of images and data from batches through proper work class authority.		
32	Image should be easily retrievable by using the unique sequence no, Instrument no. with date, instrument amount, physical storage location no, respective grid region etc. (search based on various criteria)		
33	Should link the MICR data in the files created to the corresponding image.		
34	Should allow changes in MICR data by all Bank officials or designated officials identified by Bank and properly record and generate the FLAG as per latest clearing House requirements by statutory and regulatory bodies of India.		

35	Images and data to meet the IQA/IQU and security specifications from RBI/ NPCI with proper image quality and in compression mode.		
36	Track and monitor the sending and receiving items from the various points of truncation. Single window Dash boards for all clearing cycles should be available to track the transactions either processing at Bank level, Zonal or Branch level.		
37	Grid wise Reconciliation of RBI / NPCI Inward clearing data with the images received		
38	It should have proper segregation of CTS, Non-CTS & Special Clearing instruments with priority set for NON-CTS & Special clearing instruments for early presentation depending on the clearing session time. Provision to convert the batches from CTS to Non-CTS, CTS to Special Clearing and Vice-versa should also be available through front end menu options.		
39	Passwords must be kept encrypted into the database and should not be visible anytime on the screen or kept in plain text of configuration files. No hard coding of Application user password is allowed and the same may be changed periodically as per Bank"s security policy.		
40	Ensure that the image and the data record are synchronized in a way to prevent mismatch between Data record and image record.		
41	Direct access to solution/ application, OS and Database should only be provided to the authorized users		
42	System should have facility to allocate limits to the users for each type of transaction and over-riding of the limit with higher authority user.		
43	System should provide option to disable/enable maker-checker facility with one or two checkers for validation of each transaction.		
44	Dynamic parameter based screen inquiry to allow the user to input specific parameter and get the results they need.		
45	The system should have provision for exception handling like Hold Back before dispatching the image to RBI / NPCI. Before day end, it should raise exceptions of such instruments present for the days clearing.		
46	Should be able to generate reports on frequent Cheque returns for an account.		
47	It should be able to generate Cheque return memo as per Bank's format with optional feature to include image of the instrument, if desired. Provision to generate Return memo in specific format for its client should also be available.		
48	Dashboard/graphical representation facility to supervisor to note the volumes and distribute the workload accordingly between users for both entry and verification. The complete detailed dashboard should be provided to the selected users giving all type of reports/ information on outward & inward clearing. The dashboard should have a common display pertaining to each grids mentioning the total number of instruments scanned, data entry done, QC done etc., and their pending no. on a centre wise locations in a single window.		

49	The proposed solution should be single integrated solution for Inward Clearing / Outward Clearing / Reject processing with a single database system for all the modules instead of multiple systems.		
50	The system should have provision for migration of account master / mandate / Signature from Finacle to proposed solution if required by Bank and there should be front end/menu driven facility for importing incremental data on daily basis. Bidder has to complete it without any additional cost/charges to the Bank		
51	Proposed solution/System should provide separate Admin Modules for System and User Admin functionalities.		
52	The Solution/system should be portable with latest version and Processor of the relevant Operating System.		
53	The software should support ORACLE RDBMS packages with latest version. Support multi node RAC on Oracle to achieve workload management for failover and load balancing purposes.		
54	The software should be platform Independent		
55	The software should be accessible from Client PCs with Win7, Win8.x and above		
56	The software should be accessible from Client PCs through all major browsers like Internet Explorer, Mozilla Firefox, Google Chrome, Safari etc.		
57	The software should have User Defined Purging Parameters		
59	Selection of branch for scanning to be done from list of branches attached to that hub or branch under respective grid location.		
60	Option to select the product code at the time of scanning to enable generation of output file for CBS according to Bank's requirement. Also feature to create/design new product codes with the product type as per requirement received from time to time.		
61	Segregation of government cheques at the time of scanning.		
62	The system should be capable of sorting the return cheques from the presented cheques. It should be correlated with the MICR Band and unique scan reference number.		
63	Option to mark batches specifically as P2F batches, NON CTS batches, special clearing batches, etc. should be available at the time of scanning and during verification also, if not provided at the scanning time.		
64	Highlight re-scanning of cheques in the same batch. It should also support deletion of cheques before scanning of batch is completed.		
65	All the relevant details viz., date of processing, branch chosen, batch no., scanner id, etc. should appear on screen at the time of scanning.		
66	System to generate unique batch no. Across application for the processing date post completion of scanning of particular lot.		

67	DC/ DR site setups to be configured in auto-real time replication mode for data and images replication with Production site through the proposed solution. Solution should have capabilities for immediate switchover from Primary to DR or vice-versa during presentation session itself and without any kind of data loss.		
68	For outward clearing, parallel processing of all the cheques should be done viz., MICR data repair, cheque amount entry, deposit amount entry, deposit account no. entry, etc.		
69	As soon as data entry & QC for one cheque is completed, system should make it available for verification.		
70	System to allow amount based segregation for verification of cheques and also dual verification of cheques above certain configurable amount levels.		
71	Option to segregate cheques for collection in NRE account for verification.		
72	Checkers refer option to be in-built in the system. Cheques once rejected at the time of verification or data entry to be listed for re-checking or final decision.		
73	Online validation of Bank Master as updated from CH Bank Master to be done as soon as data uploaded on CTS server. Provision for auto-transmission of CHM Files to Off-line captures location either at Banks		
74	Image should be easily retrievable by using the unique sequence no, instrument no. within range of date, physical storage location no., etc (search based on various criteria)		
75	System to support recording of any remarks for particular cheque and preserve in data base and also remark should be displayed to the verifier for appropriate action.		
76	Menus to be available in system to release user-ids,unlock, delete/un-delete, activate new or expired ids, reset password. Whenever user login through Application user, system should ask user to reset the password at first login itself.		
77	Configurable limit for user's password attempts and beyond limit, only Admin or IT Users should able to reset the user's id password as per authorization rights provided to them.		
78	Provision to release queues, locked sessions and to monitor the all running jobs at system as well as user's level.		
79	Provision for Screen layout changes and use of preferred/standard screen color as per Bank's requirement.		
80	Provision for magnifying the cheque image portion to read micro-lettering characters / QR code and also to Barcodes from the face of the cheques.		
81	System should handle future date processing so that processing and presentment can be conducted on specific presentment date.		

82	System should have capability to read entire/complete MICR Band values available on Cheque and use the MICR results for further processing and presentment.		
83	Provision to capture and input Cheque Date or Instrument Date from the Cheque image and present it along with Outward Clearing.		
84	Provision for revert reject of the instruments as per user's requirement.		
85	Provision for Automatic reports generation, storing at specified location and transmission as per active rules.		
86	Provision for Inter-operability of Grid Clearing from one grid to other at any point of time.		
87	Based on this unique sequence number system should throw up exceptions for any instruments presented more than once / on any previous date, for approval and processing further, on the current processing date.		
88	Solution should be capable of integrating with the Cheque Deposit Kiosk (CDM) and Remote Deposit Capture (RDC) for automatic pickup of scanned instruments/batches at regular interval. It should also maintain unique identification for these remote scanning machines for proper identification and smooth processing.		
89	Provision for activating MICR line OCR and validation with the system data for Outward and Inward clearing instruments. System should have facility to display the System records and OCR results in separate queues for inward and outward clearing along with cheque image for data corrections and for enriching data quality before presentment and processing to Core Banking Systems.		
90	Software should support template based scanning to capture various parts of images to accommodate the various types of Instrument during capture.		
91	Outward should read payee names by ICR/OCR and validate with the agent master uploaded in Core banking software.		
92	System should have provision for blacklisting accounts for fraud prevention or caution.		
94	The CTS Software Outward Module should contain all the technical & functional validation checks needed by Bank's workflow/ processes aided by ICR/OCR technologies. Eg.-Account Number Capture & Validation on Instrument etc.) ·Account Flag Validations for Freeze/Closed/Minor etc. · Zero proofing for slip & instrument Etc.		
95	System should be capable for prompting, in case digital signature is missing in Inward files or Bank's Clients files.		
96	Source of image like from a branch location, Regional Processing unit or ATM or Kiosk etc. has to be captured in Audit Trail and also proper/easy retrieval mechanism should be available.		
97	Image quality should be user definable and Controllable.		

98	System should have proper validation during BOD and EOD Activities for the open files / logged in Session and provision to kill the running session without affecting Application.		
99	Integration with various models/makes of Cheque Scanners to show the cartridge utilization of Cheque Scanners as prompt alert for refilling or replacement of Ink cartridge based on ink status inquiry method available in scanner manufactured SDK.		
100	Provision to integrate all available CTS Cheque Scanners within the Bank by listing in single dashboard and displaying their active/status by connecting through Intranet or Internet Connectivity provided by the Bank.		

Bidder has provide the response/compliance to all the points mentioned in Functional/ Technical requirement. Bidder has to deliver all the requirements mentioned in Functional/ Technical requirement by way of standard functionality or customization

3.C Beginning of Day/End of Day(BOD/EOD)Activity

The requirement should be defined clearly with the timing taken for each activity with flow chart of type of activity performed at each stage.

3.D MIS and Report Writing

The system should allow us to generate any other report other than the standard clearing related reports required for our day today working. Minimum clearing reports that system should be capable to generate based on filtration criteria like Gridwise/ Regionwise / Centrewise/ branchwise/ zonewise/ datewise / instrument and amount wise /customer wise /session number wise etc.

3.E Volume Handling

The solution offered must be for software incorporating different technology options available. Besides the main application, the systems must be capable of supporting other capabilities and provide scalability to absorb future expansion of processing capabilities, atleast to the extent of three times the present volume. The vendors need to clearly provide the specifications for minimum hardware required to process the volumes given in this document. The processing needs vary across the centers depending upon transaction loads and spread of bank/branch and its 's network.

However, the present average volume of number of instruments per day (both Inward and Outward) for the bank as a whole is as under:

Grid	Average Inward Volume	Average Outward Volume
Northern	25000 per day	20000 per day
Western	3200 per day	2500 per day
Southern	2000 per day	1500 per day

Peak volume for inward volume and outward of All three Grids (Multi grid) is 10000 per hour and 8000 per hour respectively.

3.F Imaging

The images captured by the system should be clear and free of any distortions. The images& data captured by system should be available online for a period decided by Bank. Thereafter there should be provision to transfer the same to a backup media(DAT, CD-ROM etc.). The software/hardware should have the capability to locate and make available any images with associated data in print/display form either from the online data or from backup media by specifying any one or more combination of input parameters. It should be possible to do OLRR, balancing etc. with the help of images without the need to physically look at the corresponding instruments i.e. the images should be available on the same screen while doing reject repair. It should have the usual features of Zoom; reverse video, rotation etc. during reject repair as well in the archival. The solution offered should be fully image capable. The front images and back images should be captured at the time of Prime Pass/Scan. It should be possible to do reject repair & Balancing with the help of these images and without the need to physically handle the rejected instruments with the help of archived images/ data on any past date. Following images should be captured at the time of prime pass/scan

Image Type	Minimum DPI	Format/Standard	Compression
Front Gray scale	100 DPI	JPEG	JPEG
Front Black & White	200 DPI	TIFF 6.0	CCITTG4
Reverse Black & White	200 DPI	TIFF 6.0	CCITTG4
Ultra Violet(UV)	100 DPI	JPEG	JPEG

3.G Hardware sizing considerations and recommendations:

- Capability for handling parallel processing of the All three Grids (Multi grid) Clearing volume and adhere to the presentation timings as stipulated by RBI / NPCI.
- The proposed solution must have minimum two Database Servers at DC & DR which will work in clusters.
- The proposed solution must have minimum two Application Servers at DC which will work in clusters and two Application Server at DR.
- The proposed solution must have minimum two Data Exchange Module(DEM) Servers at DC which should be active-active mode and minimum two Data Exchange Module(DEM) Server at DR. The CCH and DEM architecture should support multiple DEMs connecting to the clearing house in active active mode allowing the banks to have Primary and Disaster recovery set ups in active active mode simultaneously. The proposed solution should comply with NPCI Circular NPCI/2019-20/CTS/038 dated 23.01.2020 or any latest NPCI circular w.r.t Active-Active Set up (DEM)
- The proposed solution should comply with latest NPCI or any other regulatory authority directions w.r.t servers and Data Exchange Module(DEM)
- Capacity to complete the data processing cycle within the specified time frame for the transaction volume mentioned in the Table – (Volume handling Para)
- Expandability of the major components of the system such as processor, main memory, auxiliary storage, reader sorter machines, terminals, work stations, printers etc. to take care of future needs.
- Reliability, fault tolerance, redundancy and high availability
- LAN/WAN connectivity and support for standard communication protocols/channels like X.25, TCP/IP over X.25, SLIP, PPP, VSAT, ISDN and Leased Lines.
- Must have capability to interface & cluster with heterogeneous platforms.
- Ability to communicate through the proposed RBI / NPCI / VSAT network for the Banking & Financial Sector or any other communication channel provided by RBI / NPCI.
- Backup devices like DAT, CTD, SDLT or any other backup system, etc.
- Hardware recommendation for CTS Solution along with Signature System and archival System to be provided by keeping view of Common PR AND Common DR

for all three CTS Grid regions at Bank's premises. However, requirement for setting up off-line capture system at Bank's Client locations is also to be provided.

3.H Software

- The CTS/ system will be used for both on-line (web-based) and off line image capture in a Hybrid model (distributed or/and Centralized) at Bank and its clients.
- The operating system should have features like multi-tasking, multi-user support, timesharing, dynamic memory management, I/O spooling, multi-level security, system logging, error analysis and recovery. Other features like hardware diagnostic tools, system performance management and tuning, accounting routines and system monitoring software must be available.
- It should support ORACLE database with latest versions.
- The CTS/ System shall have a front-end interface, which will be used, as a single interface for communicating with the Clearing House and the various branches. This interface shall be available for deployment in a Local Area Network (LAN) or a Wide Area Network (WAN) based network wherein the clients can communicate for transfer of single and / or multiple and/or groups and / or file(s) of images and MICR data to the server.
- The CTS shall have a reporting tool and shall allow users to generate reports like outward detail reports for images and instruments presented, outward batch reports for images and instruments, outward return batch and detail reports for images and instruments.
- It may be noted that Images and / or MICR data is required to be stored online on CTS System. The scanned/captured Images and / or MICR data are required to be deleted immediately after successful transmission to the CTS System. In case of failure/error during images/data transmission during online transmission, retransmitting provision should be available in CTS System.
- CTS System will be connected to centralized storage and all images after capturing at the Branches /Service Branches/CCUs / RPU's / Client Locations should be stored and also should have capability to extract these from a central storage point.
- The CTS shall have the facilities to view the front and reverse of images of individual instruments for passing of Instrument along with the MICR information using any standard browser interface. Various features for manipulation of images like reverse video, zoom, black and white views etc. shall be provided in the CTS.
- The CHI/DEM/CCH system shall integrate the return processing process with the browser application at the user terminal and the return process shall be automated after the user has taken the decision not to honor the Instrument.
- The CTS shall provide for ensuring that the images are of the quality that facilitates payment processing at the drawee bank / branch. The facilities to

identify any image which may not have been fully captured or fully transmitted or having any potential weak spots shall be an integral part of CTS/ the system.

- The CTS shall provide and support for extracting various parts of the image like CAR, LAR, Date, Payee Name, bank Name, Signature to facilitate Application Programming Interface to third party Software to do ICR, OCR and signature verification.
- The Signature Verification application shall provide facilities to authorized user/authorizer to visually verify the signatures from the images of the Instrument to the signature database stored in the data server. It shall also provide facilities for other authentication steps to be performed along with signature rule matrix, Legal amount and courtesy amount matches, post-dated Instrument before the item is accepted for payment or returned.
- Each image and the corresponding MICR Line data shall be digitally signed using a digital signature (with instrument and file level options for encryptions and digital signature) which is valid under the Information Technology Act, 2000 and which conforms to the requirements of the respective Certification Authority (CA). Currently, the Institute for Development and Research in Banking Technology (IDRBT), Hyderabad performs the CA functions for the banking and financial sector.
- The Clearing House System shall allow for the receipt of digitally signed individual Images and MICR Data (transactions) and files at the Clearing House under PKI. Responses by Bidders shall state the processes in which the digitally signed images and data files are received at the Clearing House. It shall also detail the process of transmission of the images and / or MICR data on magnetic media and / or electronically through network based transmission. Bank shall be in a position to enquire on the information that they have submitted to the Clearing House and know the status of the images / MICR data submitted by them to the Clearing House for clearing
- It shall be possible to receive the images and the MICR Data either over a network (including the INFINET and / or a public network and / or a Virtual Private Network) and / or with the help of media exchange and / or both and / or a combination of any of these depending upon the various factors affecting such a decision.
- The information transmission would be in a secure manner between the Clearing House and service branches of banks via the INFINET or any other communication set-up as provided by Bank.
- The CTS/ system shall use the particulars available on the MICR Read Band, the CTS/ system shall identify the maximum length of each of the fields that is supported. In addition, the data that is forwarded to the Clearing House shall have the nine-digit presenting bank sort code and the unique identifier/s for the images and the individual instrument. The Date of Clearing shall also be included in the file sent to the Clearing House. For Return Clearing, the date of Main Clearing as well as the Return Clearing shall be necessary.
- It shall be noted that the system shall conform to the existing MICR code line structure and no 'Requests for Change' for this would be considered except for

the Control Documents or the alternatives suggested for them in the MICR processing (Block Tickets and Batch Tickets) that are currently in vogue.

- Detailed explanatory notes on the treatment of multiple Clearings on the same day with specific reference to identification, processing and handling of these shall be clearly explained in the responses and provided for in the CTS/ system to be supplied by the Bidders.
- The system shall have the facilities to sort the MICR Data on various parameters or a combination of parameters. As an illustration, the CTS/ shall explain whether it allows for sorting of the MICR Data of all the instruments above a threshold amount and / or sorting of MICR Data of instruments of a particular presenting bank branch / drawee bank branch on a given clearing cycle, date and between specified amount ranges. The CTS/ system shall also have the capability to either generate the settlement and drawee /presenting bank wise data - either in data format and / or in the form of report based information.
- The Cheque Processing software must provide adequate security to the entire CTS/ system. It should be possible to disable all users (except System Administrator) at Close of day and enable/disable user through any time during the day. All changes in transactions/masters/users must be logged and Audit trail available for all such changes clearly giving the position prior to change and after change.
- The CTS/ system shall provide reconciliation and reporting tools with various combinations such as for images alone, MICR Data alone, images and / or MICR Data in a juxtaposed form etc. The CTS/ system shall provide for the parameters and / or combination of parameters to be supported by the reconciliation and research tools. It shall be possible to dynamically generate queries and use report writing tools to generate reports dynamically as part of the CTS/ system. In addition, the CTS/ system shall provide online reconciliation and research tools between the truncation points and accounting points.
- The system shall additionally conform to the Public Key Infrastructure (PKI) Requirements as prescribed by Institute of Development and Research in Banking Technology (IDRBT) prescribed the latest version of the Certification Practice Statement (CPS).
- The CTS/ system shall provide for encryption both for data transfer and provide options for encryption based data storage (or any other manner to ensure that data stored cannot be subject to alteration at a later point of time and legally recognized as per the laws of the country).
- The system shall explain the salient application level security features used while storage of images and data and during transmission.
- The facility to process returns (i.e. unpaid / dishonored Instrument(s)) shall also be provided for. The features to match the original presentation against the return shall also be part of the system and all the processes shall be clearly explained.
- The system shall also provide for the processing of unpaid Instrument(s), the matching system for locating the returned images / data and the associated handling routines and provide the same.

- The system shall provide the facilities for dispatching bank wise image and MICR Data files to the Drawee Bank branch and the settlement data to the Settlement bank / agency, as separate files and / or in consolidated files with distinct identification facilities and / or as a combination of both.
- The processes used for dispatch of Image Data and MICR data to the Drawee bank branches shall be explained clearly in the responses.
- The System shall provide the tools to track whether the single and / or multiple and / or groups and / or file(s) of (entire) Images and MICR Data which have been dispatched have been received by the Drawee banks' Clearing House Interface to be implemented as part of the entire system.
- The system shall provide facilities of storing online, MICR Data for a period ranging from the time of processing to a back date of 3 months to 6 months and the Image Data for 3 months at least. Details in this regard are provided elsewhere in this document. The detailed mode of storage and retrieval of the near online mode of data/ image storage shall also be indicated in the responses of Bidders.
- The system shall provide facilities for single and / or multiple and / or group(s) and or file(s) of Presenting Bank Branch(es) and / or Drawee Bank / branches(s) of Image(s) and MICR Data spanning across online / near online and archives to be retrieved together in an efficient and least time consuming manner with a high degree of accuracy.
- The Image archive Warehouse shall have the facility to store Instrument images detail for 10 years and / or any other period as may be required under the law.
- Provision to download the queried items to CD/alternative media from Bank's Image archival Sub-System for research on all payment transactions presented to or from them for the retention period of the archive.
- 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.

3.1 Document Management Systems

Software should enable document management of Physical storage and retrieval process of Instrument(s) of other banks. These Instrument(s) will be stored in a sealed box, date-wise and / or bank-wise. The software will store unique reference number based on which the physical box will be identified for easy retrieval. The reference number will be matched with the one pasted on each of the boxes.

The physical removal of such Instrument(s) should be allowed with two users jointly approving the same. There should be history of such retrievals with user id's for audit and control purposes.

Hardware and Database Architecture

The Bidder has to provide the required sizing for server, storage, system software and other devices required for implementation of CTS as per the volume provided in the document.

I. Currently, a Centralized Banking System has been deployed in Bank, to handle its Core Banking functionality. Bank would like to continue with this broadly centralized architecture.

II. The main server and the central database will be located at the System hub (central site). To maintain minimum turnaround times (during times of network failure or in case of central server going down) for critical branches, it is necessary that the data pertaining to individual branches or processing centers is immediately available at the branch or the processing center database.

III. The main central server will have a fall back / backup / disaster recovery server, located at a different site other than the Central hub.

3.J Deliverables

The selected bidder should complete the entire project within 120 days from the date of the Purchase Order issued to them.

Project Management Plan – The comprehensive Project Management Plan should be submitted include the following processes/procedures and time lines within 10 days of Purchase Order date:

- a.) Enterprise wide CTS application
- b.) Project implementation Schedule :The project implementation schedule can be redrawn /revised, if required, based on mutually agreed terms and conditions between bank and Vendor without extending overall time period.
 - i. Requirements Management process
 - ii. Change Management process
 - iii. Quality control /Testing Plan
 - iv. Documentation Management process
 - v. Progress Reporting and distribution process
- c.) Product customization, implementation and Migration of archival and Signature systems.
- d.) Comprehensive System Configuration, Customization and testing documentation referred below, shall be delivered to Bank on commencement of the User Acceptance Testing (UAT) following the correction of any “Non Compliances”.
 - 1. Software Executable
 - 2. Customized Software Source Code : Bidder has to sign ESCROW arrangement with the Bank/ ESCROW Agent for the safe

depositing of the complete source code being supplied along with customisations carried out in the software as per Bank's requirements. Also, to maintain the currency of the version by regularly updating the same with the related upgrades/fixes/patches.

3. Logical Data Base Design and Data Dictionary
4. The technical design document including
 - i. Solution Architecture/Overview
 - ii. Logical & Physical Data Base design
 - iii. System Interfaces design
 - iv. Development Tools, API
 - v. System Performance Benchmarks (response times, etc.)
 - vi. Persistency of the Network Connection for remote and dial-up users.
- e.) Application set-up & Configuration Manual

System configuration / set up parameters documentation
Documentation for Master data set up, product types mapping
Existing Data migration documentation

- f.) Documentation for Validation /calibration tools
- g.) Details of methodology for validation, parameters, data processing etc. h.) User Manual for the entire CTS processes.
CTS Technical Manual
CTS Administration Manual
CTS User Manual
CTS Security Manual

- i.) Test cases for User Acceptance Testing (UAT)
- j.) Implementation, configuration of CTS application at Data center & DR Site.
- k.) System Administration Manual
- l.) A copy of the source code of the application customized for Bank and shall be kept in an ESCROW account for which all expenses will be borne by the Bank. A copy of all subsequent updates to the source code shall also be placed in the said ESCROW account after the release/Go Live.

3.K Support

System Maintenance & Support services will include the following activities.

- a.) Post-implementation on-site support during the contract period.
- b.) Centralised Cheque Truncation solution software problem fixes, maintenance/ upgrades.
- c.) Software requests for Change shall be handled in the following manner.

1. Software changes/upgrades as regards to any statutory requirements or any other requirement of RBI / NPCI should be provided by the Vendor/Bidder at the earliest without any additional cost during the contract period.
2. End user specific functionality change or enhancement requests shall be assessed and impact analysis shall be performed by the Vendor/Bidder.
3. The Change Impact on schedule for implementation & efforts shall be agreed between Bank & Vendor/Bidder on case-to-case basis.
4. Vendor shall be compensated for change requests implementation as per the mutually agreed rate at the time of contract.

d) Facility Management: The selected bidder has support office at all the major cities such as Delhi, Mumbai, Kolkata, Chennai, Chandigarh etc for PAN India coverage. It is expected that onsite FM team will extend remote installation / trouble-shooting support to branches during the contract period. Only in the case of necessity, on-site support will be availed by Bank for branches. However, on-site FM team shall provide continuous support for the systems installed at DC & DR throughout the contract period.

The Vendor shall provide technical and functional support for the proposed CTS and shall have overall responsibility of the performance, functionality and operation of the CTS system.

3.L Various Service to be provided under proposed service

The various service(s) to be provided under the proposed Service(s) are as identified herein below:

3.M Project Management - The Scope of the Project Management Plan is explained below:

- Requirement analysis with the CTS Team of the Bank,
- Prepare a Gap Statement, which is mutually agreed upon,
- Project implementation Schedule,
- Change Management process,
- Quality control /Testing Plan,
- Documentation Management Process,
- Progress Reporting and distribution Process,
- Solution Management, Maintenance, DR Replications and
- Backup/Restoration Process

Note: All functional and technical requirements specified in this RFP are listed to ensure the functionalities either available or customizable in the proposed Centralized CTS Solution. However, detailed scope will be discussed with the selected vendor during the Gap Analysis and finalized accordingly. Bidder has to provide the features, which will be missed out in this RFP without any additional cost to the Bank.

3.N Project Reporting

- A weekly progress report shall be submitted. Also the Vendor/Bidder shall report on items by exception or that require urgent action.
- Monthly Project Execution Committee meetings will be held at Bank premises or through online mode. The Vendor/Bidder is required to provide a report on the following:
 - o Progress against the Project Management Plan
 - o Status of all open issues
 - o Ad-hoc requests for information will be assessed promptly by the Vendor/Bidder and a delivery date will be given. The Vendor/Bidder shall deliver the required information within the agreed time frame.

3.O Supply of CTS Application and License: The Bank requires enterprise license of CTS Software and hence, bidders are required to quote their price for enterprise license only.

The Bank proposes to procure Enterprise wide license for the CTS application Software including Signature and archival Systems. There shall not be any restrictions like number of branches installations, site/center, clients, processors etc. There should not be any licensing restriction for access / usage by all or any of the Bank branches, regional offices, CPUs, RPU's / Offices of the Bank as well as Clients (Corporate and direct/In-direct Sub-Member Banks) for CTS Clearing Processing. Administrative and user level training on software should be part of the solution.

3.P Documentation – This includes Technical & Functional manuals for proposed CTS.

- a. Solution architecture Overview, Logical & Physical Database Design, System Interfaces design, Development Tools, Development Platform, APIs, delivery Platform, Design Specification Document
- b. System configuration / set up parameters documentation
- c. System Administration Manual
- d. Module-wise User and Administrator's manual
- e. Documentation for Master data set up
- f. Test cases for User Acceptance Testing (UAT)
- g. Customization details along with Full Process Flow,
- h. System Performance Benchmarks (response times, etc.)
- i. Any changes due to "Non Compliance" observed during UAT must be incorporated in Base Documents
- j. Reference material shall be provided before Training and User Acceptance Testing

3.Q Implementation & Customizations

- a) Installation & configuration of various components and functionalities of CTS.
- b) Pre-deployment study and gap analysis.

- c) Customization in CTS as per the required functionality mentioned in RFP, Any changes required or suggested by Regulator, Bank's Internal /External Audit and compliance with Bank's policies.
- d) Integration with all models of CTS Cheque Scanners available within the Bank. The specification of existing scanners is provided as Annexure- XVIII
- e) Integration with Internal and External Systems.
- f) Support for UAT.
- g) Provide support for Go Live.
- h) Perform Stress Testing and Performance Tuning on CTS application and database,
- i) Project hand-over at the end of the agreed period.

3.R Integration with other Systems

CTS software should support integration with various Systems through straight through processing (STP) / upload functionality (optional). Bank will require integration in a phased manner depending on need. The Systems are listed below:

- a.) Finacle - Core Banking System.
- b.) Bank's Messaging System.
- c.) Bank's Intranet.
- d.) Cheque Deposit Kiosks
- e.) Cheque Scanners (any make/model working in the Banking Industry)
- f.) Any other system as required by the Bank from time to time.

Provide APIs for integrations with various External Systems as required. Provide Ancillary Services like documentation and reporting toolkit. Perform Current System Study and Gap Analysis. Bidder has to sign ESCROW arrangement with the Bank/ ESCROW Agent for the safe depositing of the complete source code being supplied along with customisations carried out in the software as per Bank's requirements. Also, to maintain the currency of the version by regularly updating the same with the related upgrades/fixes/patches. A copy of the source code of the application customized for Bank and shall be kept in an ESCROW account for which all expenses will be borne by the Bank. A copy of all subsequent updates to the source code shall also be placed in the said ESCROW account after the release/Go Live.

3.S Training

3.S.1 Functional Training:

- a) Setup of the Software
- b) Parameterization
- c) All functionalities & features
- d) Cheque's Scanning and Data-entry Processes.
- e) Image / Data Review / Authorization
- f) Report generation g) Uploads
- h) Begin of Day / End of Day process, if required
- i) User Management and Auditing Techniques
- j) All other aspects required for smooth Operation and maintenance of CTS

Software

k) Top executive awareness program

l) Refresher's training – Once in a year or as & when system is upgraded.

3.S.2 Technical Training:

- Installation and configurations of CTS (including all functionalities and requirements) along with all third party software
- Management and Administration of CTS
- Backup & Recovery Operations
- Report writing/designing
- Patches Testing and deployment practice
- Troubleshooting
- Management of Database
- Data Dictionaries
- All other aspects required for smooth implementation and maintenance of CTS software.

The Vendor/Bidder shall provide user training to optimal number of personnel identified by Bank on functional & operational aspects of the entire CTS. The Vendor/Bidder shall provide hands on training as per the User Training Plan. Bank will measure the effectiveness after the completion of the training.

Training shall be of required duration, with a batch size as mutually agreed by the Bank and Vendor/Bidder.

Training deliverables shall be:

- User Training Plan
- Training Material in English

On receipt of each deliverable, Bank will review each deliverable within agreed time frame.

3.T Scope related to service

The Vendor shall provide technical support for the software application systems supplied under this contract, and will have overall responsibility of the performance, functionality and operation of the systems under this contract. On receipt of a problem/issue, the Vendor shall analyze the problem and resolve the Problem completely to the satisfaction of the Bank within predetermined time frame. The Vendor shall also provide escalation matrix in respect of support and maintenance of the application software. The scope of work is as below:

- a.) The readily available system as mentioned in the scope.
- b.) Delivery of predefined deliverables as agreed.
- c.) The complete documentation –User Manual and Administrator Manual required for users. Context sensitive help is required.
- d.) Maintenance and support of the software application systems during the contract period, which includes implementation, post-implementation, warranty and

maintenance periods. The coverage shall be at least 99.95% uptime for 24 hours a day, 7 days a week.

- e.) Post-implementation on-site support should be provided by the vendor for warranty period of 1 year from the date of Go Live and smooth handover of the System. (On - site support start date will be based on mutual agreement between the vendor and the Bank).
- f.) On-site support by functional and Technical team of Vendor conversant/acquainted with the entire CTS module. Bank may extend this support scope for further period, based on its requirements.
- g.) Migration of existing archival & Signature System into New archival & Signature Systems supplied by the Bidder.
- h.) Maintenance of recon module at funds flow level for each grid / location /branch wise.
- i.) Finacle File uploadable for credits, debits (returns)

3.U Environmental Setup & Configuration

Detailed documentation on system set up & configuration of UAT, Production (DC) and Fallback (DR) environments. Also provide documentation on detailed procedure for switching to fall back mode in case of disaster/system down time and again switching back to normal production set up once systems are made available.

3.V Asset Moves (Relocations)

Asset Moves for all equipment supplied by the Bidder as a part of the RFP, must be provided by the Bidder only. It is also the responsibility of the Bidder to ensure that no disruption is caused to the business of the Bank during asset movement scheduling. Scheduling of the branch/department/office moves and Move Add and Change (MAC) activity on Servers should not be done during normal business hours of the bank. Apart from these, bank expects the Bidder to provide the following services:

- a. Ensure that all MAC requirements are clearly defined in each authorized request
- b. Provision of a single point-of-contact for all MAC requests
- c. Implement a process to provide for authorized approval of all MAC requests prior to submission by the End User
- d. Liaison any 'Third Party Vendor' activity required to affect a MAC
- e. Log and track all MAC activity from receipt of request through completion
- f. Schedule and liaison MAC and Refresh activity for in scope infrastructure and the appropriate business organizations at the Bank including network operations, facility services, LAN administration, etc.
- g. Implement a mutually agreed process to be specified in the Procedures Manual for managing MAC activity and performing all MAC activity according to the specified Service Levels
- h. Site preparation requirements must be made prior to the scheduled MAC date. Establish and communicate to the Bank, escalation procedures for situations where site preparation

requirements have not been completed within the defined time frames or in accordance with specifications

- i. Appropriate configuration and testing (Power on Self- Test) must be performed post MAC or Refresh
- j. Obtain End User sign-off that MAC activity has been performed in accordance with the requirements specified in the MAC request
- k. Any information post MAC activities must be updated in the asset management system. It would be manual for non-network connected assets. Also a monthly report summarizing the MAC activity for the previous month should be provided
- l. Provide required host, server, network connectivity, necessary addressing standards and allocations
- m. Define a procedure for the disposal of hardware and software and also provide a designated staging area for the displaced ones. Also the responsibility for all regulatory requirements associated with the disposal lies on the Bidder
- n. Backup data on in scope infrastructure prior to relocation, if required
- o. Reload all software and data from an existing in-scope infrastructure to the new in-scope infrastructure and purge existing data from the de-installed machine, if required
- p. Run additional diagnostics if, during an Add, the Power On Self-Test fails to execute

3.W. Facility Management Services (FMS)

Vendor should deploy two resources at the Data Centre of the Bank(Mumbai). The resources will work in the following shifts (8.00 am to 4.00 pm and 1pm to 9pm).The vendor is responsible for all inward & outward cheque reconciliation including its returns. The FMS should give a report that inward/outward cheques are tallied.

CHAPTER - 4

PENALTIES

4.1 Penalty for delay in project implementation

- I. The System should be delivered as per the schedule from date of placement of Order and vendor should give a certificate that all modules have been deployed in the Bank's servers. Penalty will be applicable for late delivery of the customized software. 1% of the cost of the software will be deducted as penalty per week for failure to achieve the milestones as indicated in the RFP. Maximum penalty would be 10% of total order value in the commercial bid.
- II. However, notwithstanding the schedule, Bank reserves the right to cancel the order at any given point of time, if vendor fails to meet any of the milestones. In the event of cancellation of order, Bank will invoke the Performance Bank Guarantee.

4.2 SLA for Software Support & Third Party Tools, if in use:

- I. Any software bug identified by Bank/ vendor's service engineer would have to be fixed within the stipulated time depending upon the criticality of the issue.
- II. Software support for any new platform should be available within six months.

Problem/Issue/Defect: This should be defined as any flaw within the software system which does not allow the end user to perform its regular operations as per the specifications / operational guidelines / functionality requirements in a stipulated timeframe.

Category	Severity	Problem Analysis & Response	Timeframe for Resolution/Workaround (Inclusive of Response Time)
Problem/Issue/Defect	Critical	1 Hour	3 Hours
	High	1 Hour	8 Hours
	Low	2 Hours	24 Hours (One day)

Any problems/Issues /Defects, reported by Users should be categorized based on severity as follows:

Critical: When the System Operation is stopped/ halted.

High: When the System Operation is stopped/ halted or system malfunctioning but for the same the workaround is available.

Low: Minor irritants during operations

4.3 For delay in service delivery during warranty and AMC period

The CTS system has to be up and running for at least 99.95% of the time (monthly basis). The CTS is deemed to be up, if the users are able to log into the system and are able to fully execute all the functionalities of the system. The uptime shall be computed on a monthly basis.

The percentage uptime shall be calculated on monthly basis as follows:

Uptime-monthly basis (%)	Penalty as % of monthly payment(excluding GST)
>=99.95	0
>=98 and <99.95	2 % of monthly AMC value(excluding GST) +GST
>=97 and <98	3 % of monthly AMC value(excluding GST) +GST
>=96 and <97	4 % of monthly AMC value(excluding GST) +GST
>=95 and <96	5 % of monthly AMC value(excluding GST) +GST
>=94 and <95	6 % of monthly AMC value(excluding GST) +GST
>= 94 and < 93	7 % of monthly AMC value(excluding GST) +GST
>= 93 and < 92	8 % of monthly AMC value(excluding GST) +GST
<92%	No payment

Penalties for non compliance of Service Level requirements during warranty period will be recovered from the first AMC Invoice.

4.4 Penalty for delay in delivery & installation

Bank may issue multiple indents for delivery of various hardware/software at different locations. If the Bidder fails to deliver any or all of the Systems or install the same within the time period(s) specified in the Contract, Purchaser shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages. For any delay in delivery, installation and commissioning of the material/hardware/software, Bank will charge the penalty of 1% cost of the material/hardware/software. Part of the week will be treated as full week for this purpose. Bank reserves the right to recover these amounts by any mode such as adjusting from any payments to be made by the bank to the bidder.

Upper cap for all the implementation penalties will be 10% of the PO value. In case of undue delay beyond a period of 2 months unless otherwise waived by the Bank, Bank in its discretion may consider termination of the Contract.

The Bank will not arrange for any Road Permits/Sales Tax clearance for delivery of hardware/software and the bidder will have to make own arrangements for delivery of hardware/software to the locations.

Penalty amount if applicable will be deducted from the Invoice submitted to Bank for payments. Notwithstanding penalty condition mentioned above, if the default continues, Bank will be at liberty to terminate the contract by giving three months' notice and invoke the Performance Bank Guarantee.

ANNEXURE -I

Tender Covering Letter

The Asstt General Manager - IT
Punjab & Sind Bank
Second Floor
Information Technology Department
Plot No 151, Sector 44
Gurugram ,Pin 122003

Dear Sir,

Sub: RFP for “Request for Proposal for Implementation of Centralized Cheque Truncation System for All three Grids (Multi grid)” - **Tender Ref No. _____ dated _____**

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for Request for Proposal for Implementation of Centralized Cheque Truncation System for All three Grids (Multi grid) on Capex Model forming Technical as well as Commercial Bids being parts of the above referred Bid.

Further we agree to abide by the terms and conditions of this tender and our offer shall remain valid for 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank’s written acceptance thereof and Bank’s notification of award, shall constitute a binding contract between us.

We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we are not blacklisted / banned by any Public sector Bank/PSU/GOI Department/Financial Institute at the time of bid submission.

Dated this ___ day of _____,

Signature: (In the Capacity of)

ANNEXURE - II
TECHNICAL & FUNCTIONAL SPECIFICATION

As per Clause 3.B

ANNEXURE-III
Compliance to Minimum Eligibility Criteria

S.No	Documents	Compliance (Yes/No)
1	Tender Covering Letter as per Annexure -I	
2	Compliance to Minimum Eligibility Criteria as per Annexure III (please ensure that all related documents to Minimum Eligibility criteria have been attached)	
3	Bidders Information as per Annexure VI	
4	Technical & Functional Specifications as per Annexure II	
5	Acceptance of the terms and conditions of RFP (compliance Statement as per Annexure VII)	
6	Performance Statement as per Annexure VIII	
7	Another Sealed Envelope containing Indicative Commercial Bid as per Annexure IV duly labeled as 'Indicative Commercial Bid' and Tender Reference No. , Name of the Bidder.	
8	Bid Earnest Money in the form Bank Guarantee as per Annexure IX	
9	Detail of Payment made on account of cost of Tender through NEFT (UTR No, Date of Tran, etc).	
10	Copy of Power of Attorney authorizing official for signing the Bid	
11	Any other document indicating the feature of the service/product	
12	Soft copy of the technical bid in formats supported by Microsoft Office Suite of Products	
13	Integrity pact as per Annexure XIII	
14	Annexure XIV: Compliance for Reverse Auction	
15	Annexure XV: Letter of Authority for Participating in Reverse Auction	
16	Software details	
17	Details of support centers	
18	Manufacturer's Authorization Form (if applicable)	
19	Annexure-XVII w.r.t procurement from a bidder of a country which shares a land border with India	
21	Annexure XX w.r.t minimum wages	

Signature
Seal of Company

ANNEXURE-IV
Format for Indicative Commercial Bid

The broad components required for implementation is as given below.

Table - 1: One Time Implementation Cost (Approximate CTS Solution Software License and Hardware at DC & DR)

S.No.	Description	Count	Unit Rate	Cost
		A	B	C=A*B
1	Web Based CTS Solutions per Grid (DC + DR) with one year warranty. #	3		
2	Primary Setup- Implementation at DC Mumbai per grid	3		
3	Secondary Setup- Implementation (DR Noida) per Grid	3		
4	UAT setup implementation	1		
5	Scanner with 3 years warranty including installation	1*		
6	One-time implementation cost at branches covering current/future CTS centers	1**		
7	Per Man day Cost	1		
	TCO-1			<SUM OF ABOVE>

In case NPCI / RBI / Bank decides to implement more grids for operational convenience, the same to be implemented as part of AMC / Warranty services with no additional cost to Bank. As part of AMC, Warranty, Bank is entitled for higher / upgraded version at no additional cost to Bank. Bidder has to notify Bank regarding release of upgrade versions from time-to-time. It is the responsibility of the selected bidder to provide installation support for bank bought scanners and integration with supplied software during the contract period.

*Scanners will be purchased if required only as per actual need and Bidder need to supply additional scanners required during the contract period at the same rate.

** Unit cost to be quoted.

Table - 2: Recurring Cost (Approximate for CTS Solution)

S.No.	Description	Qty	Rate	Cost
		A	B	C=A*B
1	Branch Support	1#		
2	Software Annual Support - AMC, per annum per grid (from 2nd Year onward till 5 year)	12 (3 grid*4 Years)		
3	Software customization per man day cost	200		
4	New Scanner Integration, per make (Initially 3 make of widely used scanners working in Banking Industry shall be provided by default)	1#		
5	OnsiteSupport- (2 Resources)	2*5 years		
6	AMC of Scanners (for 4th & 5th Year)	1*		
	TCO-2			<SUM OF ABOVE>

Unit cost to be quoted. Bank will use the services when need arises. It is expected that onsite FM team will extend remote installation / trouble-shooting support to branches during the contract period. Only in the case of necessity, on-site support will be availed by Bank for branches. However, on-site FM team shall provide continuous support for the systems installed at DC & DR throughout the contract period.

*Scanners will be purchased if required only as per actual need and Bidder need to supply additional scanners required during the contract period at the same rate.

Table-3

S.No	Item	Quantity	Cost including warranty (3/1 Years)		AMC/ATS (2/4 Years)		Total (I)+(III) or (II) +(IV)
			3 Years (Hard ware) (I)	1 Year (Soft ware) (II)	2 Years (Hardw are) (III)	4 Years (Soft ware) (IV)	
1	Server						
1.1	Database Server			X		X	
1.2	Application Server			X		X	
1.3	Data Exchange Module(DEM) Servers						
1.4	Web Server			X		X	
1.5	Database Server - UAT /Training			X		X	
1.6	Application Server - UAT /Training			X		X	
1.7	Web Server - UAT /Training			X		X	
1.8	Any other (Please specify)			X		X	
2	Operating System						
2.1	OS Database Server		X		X		
2.2	OS Application Server		X		X		
2.3	OS Web Server		X		X		
2.4	OS Database Server-UAT/Training		X		X		
2.5	OS Application Server-UAT/Training		X		X		
2.6	OS Web Server - UAT/Training		X		X		
2.7	Any other (Please specify)		X		X		
4	Network Equipment(If required)						
4.1	Firewall/L3 Switches/ L2 switches/Routers etc.			X		X	
4.2	Any other (Please specify)			X		X	
5	Storage						
				X		X	

6	Hardware Security Module (HSM)			X		X	
7	Load Balancer			X		X	
8	Any Other (Please specify)			X		X	
TCO -3 (Total of sub-total of 1 to 8)							

Bank has already Database agreement (ULA) with Oracle and the proposed solution should be on Oracle Database only with latest version. Bank will provide the necessary Oracle License to the vendor

SI No	Program Description	License Metric	Quantity
1	Oracle Database Enterprise Edition	Processor	Unlimited
2	Oracle Real Application Clusters	Processor	Unlimited
3	Oracle Partitioning	Processor	Unlimited
4	Oracle Diagnostics pack	Processor	Unlimited
5	Oracle Tuning pack	Processor	Unlimited
6	Oracle Weblogic Suite	Processor	Unlimited
7	Oracle Advanced Security	Processor	Unlimited
8	Oracle Data Masking and subsetting pack	Processor	Unlimited
9	Oracle Advanced Data Guard	Processor	Unlimited

Bank has License for CTS Solution for Northern Grid from NCR, bidder may propose a new solution or augment the existing solution to meet the requirement stated in the RFP. Details of Existing Hardware is provided as Annexure XVI . Bidder is required to propose on-premise solution

Total Cost of Ownership for 5 years TCO=TCO-1+TCO-2+ TCO-3

Amount in Word TCO = Rs.....

Note:-

- I. In case of discrepancy between the total price and unit price, the unit price shall prevail.
- II. Although bidders are required to quote various cost-items for the indicated quantity, the actual payment to the selected bidder would be reckoned on actual quantity ordered.
- III. In case of discrepancy between amount in words and in figures, the amount in words would be considered right.
- IV. All the prices given above should be in INR and inclusive of all taxes.
- V. Bank will deduct applicable TDS, if any, as per the law of the land.
- VI. The Quantity mentioned here is approximate and Bank reserves the right to alter the quantity as per its requirement.

- VII. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.
- VIII. The quantity mentioned will be approximate only. The actual requirement may vary i.e., increase / decrease.
- IX. Under contract, Bank releases dispatch request as per the branch / offices requirement through-out the financial year.
- X. Initial contract will be signed for a period of 5 years, the same can be extended for a period of 3 years on the same rates.
- XI. Throughout the contract period successful bidder to provide details of project manager for monitoring the project execution.

Table – 4: Pricing for Optional Solution (NOT PART OF TCO AND THIS WILL BE ADDITIONAL REQUIREMENTS IN FUTURE)

<u>Sl.No.</u>	<u>Description</u>	<u>Qty</u>	<u>Rate</u>	<u>Cost</u>

Place:

Date:

Seal & Signature of the bidder

Annexure - V
NON DISCLOSURE AGREEMENT

Non-Judicial Stamp Paper of appropriate value

This Agreement made this day of 2019 by and between **Punjab & Sind Bank** a body constituted under Banking companies (Acquisition & Transfer of Undertakings) Act, 1980 having its Registered Head Office at Bank House, 21, Rajendra Place, New Delhi (hereinafter "the Purchaser")

AND

_____, having its registered office at _____
(hereinafter "the Service provider")

WHEREAS the Parties intend to enter into discussions with the Recipient for purposes of procuring Services/Product (hereinafter referred to as "the Purpose") from the Recipient and in order to proceed with the Purpose has agreed to provide certain Confidential Information relating to its business activities and processes as defined hereunder on a strictly confidential basis and on terms and conditions set out in these presents.

NOW THEREFORE IN CONSIDERATION of the disclosure of such Confidential Information by the Punjab & Sind Bank, the Recipient hereby agrees and confirms as follows:-

1. The term Confidential Information for purposes of this Agreement shall mean any and all information and/data which is provided to the Recipient whether in writing, pictorially, in machine readable form, orally or by observation during the visits of the Recipient in connection with the Purpose or otherwise which may be the substance of this Agreement, financial information, know how, processes, trade secrets, schematics, technology, customer information, supplier information, sales statistics, pricing information, market intelligence, marketing and other business strategies including but not limited to:

a) Methodologies for Implementation and Pricing, Technology Architecture including details of WAN Connectivity, LAN Conversion, Modalities for Back up and Redundancies of Server/Network Desk Tops/Peripheral etc., Telecom/LAN Infrastructure, Technology Resources, Service Models including State of the Art Infrastructure, Telecommunication Network Transition Management, Transition Processes etc.

b) Production processes, marketing techniques and arrangements, mailing lists, purchasing information, pricing policies, quoting procedure, financial information, customer and prospect names and requirements, employee, customer, supplier and distributor data, price lists, any other materials or information relating to Punjab & Sind Bank's business and activities and the manner in which it does business;

c) Computer software, whether now or hereafter existing, developed for use on any operating system or machine, all modifications, enhancements and versions and all options available with respect thereto, and all future products developed or derived there from.

d) Source and object code, flowcharts, algorithms, coding sheets, routines, sub-routines, Compilers, assemblers, design concepts and related documentation and manuals.

- e) Discoveries, concepts and ideas including, without limitation, the nature and results of research and development activities, processes, formulae, inventions, computer-related equipment or technology, techniques, "know-how", designs, drawings and specifications.
- f) All other materials or information related to the business or activities of the Purchaser which are not generally known to others engaged in similar businesses or activities.
- g) All ideas which are derived from or related to the access of systems or knowledge of any of the enumerated materials and information; and
- h) All material containing Confidential Information furnished by or obtained from.
- i) the disclosing party, including without limitation, magnetic tapes, documents, manuals, specifications, flowcharts, program listings and data file printouts ("the Materials"), shall be and remain the property of the disclosing party and shall not be reproduced in whole or part without the disclosing party's express written consent. Any copies of the Materials shall become the disclosing party's property and shall contain such copyright and other proprietary rights notice or legend as appears on the original copy.

(Hereinafter referred to as the "Confidential Information" PROVIDED THAT absence of any marking or statement that particular information is Confidential Information shall not affect its status as Confidential.) Such disclosures are intended to be made solely for the purpose of enabling the Recipient to evaluate such information for a possible supply of Services/Product to Punjab & Sind Bank.

2. Notwithstanding that the purpose contemplated herein does not materialize into any formal Contract with Punjab & Sind Bank, Recipient shall hold in strict confidence the Confidential Information and shall not, without the prior written consent of The Bank disclose the whole or any part thereof to any third party and nor shall use such Confidential Information for the benefit of any third party or for purposes, except as set forth in these presents.

3. Recipient hereby agrees and recognizes that all Confidential Information that it will receive from The Bank or The Bank may furnish to it together with any copies thereof about and relating to its business activities and processes, during the subsistence of this Agreement, are and shall be the sole and exclusive property of The Bank and shall be in possession of the Recipient only on a restrictive, non exclusive and non transferable basis under which it may use such Confidential Information solely for the purpose of evaluation for a prospective supply of Services/Product and that the Recipient shall keep the same at all times in its custody, and shall surrender the same upon completion of its evaluation or upon request by Punjab & Sind Bank, whichever is earlier. No license or right is hereby granted to the Recipient or any third party by implication or otherwise, with respect to or under any application for proprietary rights, claims etc. of the other Party or otherwise, notwithstanding expiry of the obligations of confidence and non use as set forth herein.

4. Nothing herein shall prevent the Recipient from receiving and using Information:-

a) Which is now or hereinafter through no breach of this Agreement, becomes part of the public domain; or

b) which, prior to disclosure by Punjab & Sind Bank, was known to or in the possession of Recipient at the time of disclosure by other party ; or

c) was disclosed to any third party with the prior written consent of Punjab & Sind Bank; or

d) which was acquired by the Recipient from any third party under Conditions Acquired, if any, provided that Recipient does not know or have reason to know that such information was acquired by such third party directly or indirectly from The Bank under binder of Secrecy.

5. Nothing contained herein shall prevent the Recipient from communicating, on a need to know basis, such Confidential Information to its employees or directors or duly authorized agents as may be necessary to be disclosed pursuant to an Order of a Court of law/administrative agency of which a prompt written notice shall be given by the Recipient to The Bank to enable it to seek a protective order or otherwise prevent/restrict such disclosure AND THAT each such employee/directors/authorized agents, shall be bound to an obligation of confidentiality and nonuse with respect to the Punjab & Sind Bank's trade secrets at least to the extent that the Recipient is bound hereunder and the Recipient shall take appropriate action (by instructions, agreement or otherwise) to inform each of them about the confidential nature of the Information and about its obligations under this Agreement. The Recipient shall be responsible for any violation of this Agreement by its, directors/employees/authorized agents.

6. Recipient shall not print, reproduce or copy, including without limitation, store in any computer or electronic system) in whole or in part, any documents or any other media containing any Confidential Information, without the prior written consent of The Bank other than copies for its officers, directors/employees/authorized agents, who are working on the Assignment.

7. Recipient recognizes and agrees that in the event of breach or threatened breach of the terms of this Agreement by the Recipient and/or its agents, directors or employees, including without limitation the actual or threatened disclosure of the Confidential Information, The Bank will suffer irreparable injury and will have no adequate remedy in money terms and accordingly shall be entitled to injunctions against such breach in addition to other legal or equitable remedies available to it for such breach and for enforcement of this Agreement, all of which shall be deemed to be cumulative.

8. The Recipient shall not acquire any intellectual property rights under this Agreement or through any disclosure hereunder, except the limited right to use such Confidential Information for the Purpose.

9. Miscellaneous Provisions

a) 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.

b) Governing Law

This Agreement shall be governed by and construed in accordance with the laws of India.

c) Assignment

Recipient shall not assign its rights or obligations under this Agreement except without the prior written consent of Punjab & Sind Bank.

Any assignment or transfer of this Agreement made in contravention of this clause shall be null and void.

d) Waiver

No waiver of any provision of this Agreement shall be effective unless signed by Punjab & Sind Bank. The failure of The Bank to exercise any right herein or to require any performance of any term of this Agreement, shall not prevent a subsequent exercise or enforcement of the term or be deemed a waiver of any subsequent breach of the same or any other term of this Agreement.

e) Entire Agreement

This Agreement is the entire agreement between The Bank and Recipient and supersedes all prior representations and agreements between The Bank and Recipient on non-disclosure of confidential information.

No change, amendment or modification of any provision of this Agreement shall be effective unless set forth in writing and signed by both The Bank and the Recipient.

If any provision, or any part of a provision, of this Agreement is declared, or is held to be illegal or unenforceable, in whole or in part, under any enactment or rule of law, then that provision or any such part of it shall, to that extent, be deemed not to form a part of this Agreement, but the validity and enforceability of the remainder of this Agreement shall not be affected.

f) Effective Date

“In witness whereof the parties have hereunto put their hands and seal at Delhi on day mentioned herein before” This Agreement shall be effective from the date of execution hereof.

Signed, sealed and Delivered by the

Said _____ (For the Service provider) in presence of _____

Signed, sealed and Delivered by the

Said _____ (For the Purchaser) in presence of _____

Annexure-VI
Bidder's information

The Asstt General Manager (IT)
Punjab & Sind Bank
Second Floor
Information Technology Department
Plot No 151, Sector 44
Gurugram ,Pin 122003

Reg :

With reference to your RFP No. _____ dated _____ (Read with its Addendums/Corrigendum/Amendments), we submit necessary information hereunder:-

1.	Name & address of the Company with direct phone numbers	
2.	Name of the company	
3.	Registration No. and date of establishment	
4.	Website Address	
5.	Email Address	
4	Present strength of the firm (a) Is Company ISO Certified (b) Nos. of Staff Members	
5	Average time required to attend the call	
6.	Detail of Tender Fee and Earnest Money Deposited.	
7.	Figures for last 3 years (in Crores with two decimal):- Annual Turnover Profit	<u>2017-18</u> <u>2018-19</u> <u>2019-20</u> _____ _____
8	Income Tax PAN	
9	Service Tax Registration No.	
10	Trade Identification No.(TIN) for VAT	
11	Trade Identification No.(TIN) for CST	

DECLARATION

I/We hereby declare that the terms and conditions of the tender stated herein and as may be modified/mutually agreed upon are acceptable and binding to me/us. We understand and agree that:-

1. The Bank is not bound to accept the lowest bid or may reject all or any bid.
2. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
3. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.
4. The Bank 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 and the Bank's decision in this regard shall be final and binding on us. Bidder means the vendor who is decided and declared so after examination of commercial bids.

Name of person Authorized to sign	
Mobile No.	
Email	

Date:

Place :

Official Stamp:

SIGNATURE OF AUTHORISED SIGNATORY

ANNEXURE -VII
ACCEPTANCE/ COMPLIANCE CERTIFICATE

All Terms and Conditions including scope of work (except technical specifications)

We here by undertake and agree to abide by all the terms and conditions stipulated by the Bank in this RFP including all addendum, corrigendum etc. Any deviation may result in disqualification of bids.

Signature:
Seal of company

Technical & Functional Specification

We certify that the services offered by us for tender conform to the specifications stipulated by you with the following deviations

List of deviations

1)

2)

3)

4)

(If left blank it will be construed that there is no deviation from the specifications given above)

Signature:
Seal of company

ANNEXURE-VIII

DETAIL OF PERFORMANCE DURING LAST 3 YEARS

NAME OF BIDDER: _____

Order Placed by (Full Address of Purchaser)	Order No. and Date	Description of ordered	Value of Order	Date of Completion		Remark (reason for late delivery)	Performance of services (Attach certificate from customer)
				As per contract	Actual		

Signature and Seal of Bidder

ANNEXURE - IX
Performa for the Bank Guarantee for Earnest Money Deposit
(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # _____

Date : _____

Punjab & Sind Bank
Information Technology Department
21, Rajendra Place, Bank House, New Delhi 110008

Dear Sir,

In accordance with your bid reference No. _____ Dated _____ M/s _____ having its registered office at _____ herein after called "bidder") wishes to participate in the said bidAn irrevocable Financial Bank Guarantee (issued by a nationalized /scheduled commercial Bank) against Earnest Money Deposit amounting to Rs. _____ (Rs. _____) valid up to _____ is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document. M/s _____ having its registered office at _____ has undertaken in pursuance of their offer to Punjab & Sind Bank (hereinafter called as the beneficiary) dated _____ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us _____ (Name of Bank) _____ (Address of Bank) to issue an irrevocable financial Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs _____ (Rupees _____) valid up to _____. We, the _____ (Name of Bank) _____ (Address of Bank) having our Head office at _____ therefore Guarantee and undertake to pay immediately on first written demand by Punjab & Sind, the amount Rs. _____ (Rupees _____) without any reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder. This guarantee shall be irrevocable and shall remain valid up to _____. If any further extension of this Guarantee is required, the same shall be extended to such required period on receiving instructions in writing, from Punjab & Sind Bank, on whose behalf guarantee is issued. "Not withstanding anything contained herein above our liability under this bank guarantee shall not exceed Rs. _____ (Rupees _____).

This bank guarantee shall be valid up to _____. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only if you serve upon us a written claim or demand, on or before _____ before 14.30 hours (Indian Standard Time) where after it ceases to be in effect in all respects whether or not the original bank guarantee is returned to us." In witness whereof the Bank, through its authorized officer has set its hand stamped on this _____ Day of _____ 2016 at _____

Name of signatory
Designation
Bank Common Seal

**ANNEXURE X
CHECK - LIST FOR BID SUBMISSION**

S.No.	Documents
1	Tender Covering Letter as per Annexure -I
2	Compliance to Minimum Eligibility Criteria as per Annexure III (please ensure that all related documents to Minimum Eligibility criteria have been attached)
3	Bidders Information as per Annexure VI
4	Technical & Functional Specifications as per Annexure II
5	Acceptance of the terms and conditions of RFP (compliance Statement as per Annexure VII)
6	Performance Statement as per Annexure VIII
7	Another Sealed Envelope containing Indicative Commercial Bid as per Annexure IV duly labeled as 'Indicative Commercial Bid' and Tender Reference No. , Name of the Bidder.
8	Bid Earnest Money in the form Bank Guarantee as per Annexure IX or Declaration as per Annexure XIX
9	Detail of Payment made on account of cost of Tender through NEFT (UTR No, Date of Tran, etc).
10	Copy of Power of Attorney authorizing official for signing the Bid
11	Any other document indicating the feature of the service/product
12	Soft copy of the technical bid in formats supported by Microsoft Office Suite of Products
13	Integrity pact as per Annexure XIII
14	Annexure XIV: Compliance for Reverse Auction
15	Annexure XV: Letter of Authority for Participating in Reverse Auction
16	Software details
17	Details of support centers
18	Manufacturer's Authorization Form (if applicable)
19	Annexure-XVII w.r.t procurement from a bidder of a country which shares a land border with India
20	Annexure XVII
21	Annexure XX w.r.t minimum wages
22	OEM undertaking letter - as per Annexure-XXI

**Signature
Seal of Company**

ANNEXURE-XI
Format of Performance Bank Guarantee

Tender Reference No: _____ Date _____

The Assist. General Manager -IT
Punjab & Sind Bank,
HO IT Department,
Plot No 151,Sector 44,Gurugram -122003

Dear Sir,

1. WHEREAS pursuant to a Request for Proposal dated..... (hereinafter referred to as RFP, issued by Punjab & Sind Bank, Bank House, 21, Rajendra Place, New Delhi in response of (Vendor / Service Provider), a Company registered under the Companies Act, 1956 and having its Registered / Corporate Office athas awarded the Contract valued Rs.....and appointed.....as Vendor **for** Request for Proposal for Implementation of Centralized Cheque Truncation System for All three Grids (Multi grid) Contract vide Appointment letter / Purchase Order No.....dated.....on the terms and conditions as set out inter-alia in the said RFP and in the Appointment Letter / Purchase Order.

2. WHEREAS you have in terms of the said Appointment letter / Purchase Order called upon Vendor to furnish a Performance Guarantee, for Rs.....Rupees only), equivalent to.....of the Contract value, to be issued by a Bank in your favour towards due performance of the Contract in accordance with the specifications, terms and conditions of the said Appointment letter / Purchase Order and an Agreement entered / to be entered into in this behalf.

3. WHEREAS Vendor has approached us for issuing in your favour a performance Guarantee for the sum of Rs..... (Rupees.....).

NOW THEREFORE in consideration of you having awarded the Contract to.....inter-alia on the terms & conditions that provides a performance guarantee for due performance of the terms and conditions thereof. We,.....Bank,..... a body corporate constituted underhaving its Head office at.....(give full address) and a branch inter-alia at..... India at the request of.....do hereby expressly, irrevocably and unconditionally undertake to pay merely on demand from you and without any demur without referring to any other source, Rs.....(Rupees.....only) against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part ofof any of the terms and conditions of the Contract and in the event of.....committing any default or defaults in carrying out any of the work or discharging any obligation under the said Contract or otherwise in the observance and performance of any of the terms and conditions relating thereto including non-execution of the Agreement as may be claimed by you on account of breach on the part ofof their obligations or default in terms of the said Appointment letter / Purchase Order.

4. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether thehas committed any such breach / default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish its claim or claims under this Guarantee, but will pay the same forthwith on demand without any protest or demur. Any such demand made by you shall be conclusive as regards the amount due and payable by us to you.

5. This Bank Guarantee shall be valid up to 63 Months from date of contract with 12 months of claim period from the expiry of said guarantee . Without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

6. You will have the fullest liberty without our consent and without affecting our liabilities under this Guarantee from time to time to vary any of the terms and conditions of the said appointment letter or the Contract to be made pursuant thereto or extend the time of performance of the Contract or to postpone for any time or from time to time any of your rights or powers against theand either to enforce or forbear to enforce any of the terms and conditions of the said appointment letter or the Contract and we shall not be released from our liability under Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to or any other forbearance, act or omission on your part or any indulgence by you or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs..... (Rupees.....only) as aforesaid or extend the period of the guarantee beyond(date) unless expressly agreed to by us in writing.

7. This Guarantee shall not in any way be affected by you are taking or giving up any securities fromor any other person, firm or company on its behalf or by the winding up, dissolution, insolvency as the case may be of

8. In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims againsthereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Guarantee.

9. Subject to the maximum limit of our liability as aforesaid, this Guarantee will cover all your claim or claims againstfrom time to time arising out of or in relation to the said appointment letter / Contract and in respect of which your claim in writing is lodged on us before expiry of Guarantee.

10. Any Notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, e-mail or registered post to our Head Office / Local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.

11. This Guarantee shall not be affected by any change in the constitution of _____ or nor shall it be affected by any change in your constitution or by any amalgamation or

absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

12. This Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

13. We further agree and undertake to pay you the amount demanded in writing irrespective of any dispute or controversy between you and _____ in any suit or proceeding pending before any court, Tribunal or Arbitrator relating thereto, our liability under these presents being absolute and unequivocal. The payments so made by us shall be a valid discharge of our liability for payment hereunder and _____ shall have no claim against us for making such payment.

14. We have the power to issue this Bank Guarantee in your bank's favour as the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by our Bank.

15. Our authority to issue this guarantee may be verified with our Controlling Office situated at _____ (full details of persons to be contacted address and phone Numbers etc).

16. Not with standing anything contained herein above;

i) Our liability under this Guarantee shall not exceed Rs _____ (Rupees _____ only)

ii) This Guarantee shall be valid and remain in force up to _____ plus the Claim period of one year and including the date _____ and

iii) We are liable to pay the guaranteed amount or any part thereof under this Guarantee only and only if you serves upon us a written claim or demand for payment on or before the expiry of this Guarantee.

Dated this the _____ day of _____ 2019.

Signature and Seal of Guarantors
Vendor's Bank

ANNEXURE-XII

PREBID QUERY FORMAT

Sr. no	Page No.	Clause Number	RFP clause	Bidders remark

*Should be send in excel sheet in the above format

PUNJAB & SIND BANK

ANNEXURE - XIII
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 / transparency in its relations with its Bidder(s) and / 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 / 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". Copy of the "Guidelines on Banning of business dealings" is placed at (page nos. 8-17).

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) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.
- (2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
- (3) 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. The same is applicable to Sub-contractors.
- (4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/Sub-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)
Contractor)

(For & On behalf of Bidder /

(Office Seal)

(Office Seal)

Place -----

Date -----

Witness 1:
(Name & Address)

Witness 2:
(Name & Address)

ANNEXURE – XIV
Compliance for Reverse Auction

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

Dear Sir,

We _____ (name of the company) hereby confirm having submitted our bid for participating in Bank's RFP dated _____ for procurement of _____.

1. We also confirm having read the terms of RFP as well as the Business Rules relating to the Reverse Auction for this RFP process.
2. We hereby undertake and agree to abide by all the terms and conditions stipulated by Punjab & Sind Bank in the RFP document including all annexures and the Business Rules for Reverse Auction.
3. We shall participate in the on-line auction conducted by (Auctioneer Company) and submit our commercial bid. We shall also abide by the procedures prescribed for online auction by the auctioneer company.
4. We, hereby confirm that we will honour the Bids placed by us during the auction process, failing which we shall forfeit the Earnest Money Deposit. We also understand that the bank may debar us from participating in future tenders.
5. We confirm having nominated Mr. _____, designated as _____ of our company to participate in the Reverse Auction on behalf of the company. We undertake that the company shall be bound by the bids made by him in Reverse Auction.
6. We accordingly authorize Bank and/ or the reverse auction company to issue user ID and password to the above named official of the company.
7. Both Bank and the auction company shall contact the above named official for any and all matters relating to the Reverse Auction.
8. We, hereby confirm that we will honour the Bids placed by Mr. _____ on behalf of the company in the auction process, failing which we will forfeit the EMD. We agree and understand that the bank may debar us from participating in future tenders for any such failure on our part.
9. We undertake to submit the confirmation of last bid price by us to the auction company/Bank within 48 working hours of the completion of event. We also undertake to submit the Commercials for the TCO (Total Cost of Ownership) in terms of RFP.

Name of Authorized Representative: _____

Signature of Authorized Representative: _____

Date:

Seal and signature of the bidder

ANNEXURE – XV
Letter of Authority for Participating in Reverse Auction

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

Dear Sir,

1. We _____ (name of the Company) have submitted our bid for participating in Bank's RFP dated _____ for procurement of _____ .
2. We also confirm having read and understood the terms of the RFP as well as the business rules relating to the Reverse Auction for this RFP process.
3. As per the terms of RFP and Business Rules, we nominate Mr. _____, designated as _____ of our company to participate in the Reverse Auction.
4. We accordingly authorize Bank and/ or the Auction Company to issue user ID and password to the above names official of the company.
5. Both Bank and the auction company shall contact the above names official for any and all matters relating to the Reverse Auction.
6. We, hereby confirm that we will honor the Bids placed by Mr. _____ on behalf of the company in the auction process, failing which we will forfeit the EMD. We agree and understand that the Bank may debar us from participating in future tenders for any such failure on our part.

(Signature)

(Name of Authorized Signatory)

(Designation)

(Date)

Place:

(Name and address of the bidder)

(Company Seal)

ANNEXURE – XVI

CTS clearing Existing Setup at DR:-

S.No.	Items	Qty.
1	Servers-Application,Database and CHI/DEM(1Qtyeach)	3
2	9TBRAWStorage(300X3015KSASDrives)	1
3	Tape Drive(including application S/w, if any required)	1
4	KVM Switch	1
5	Standard ServerRack-42U Height with at least 600mm width and 800mm depth	1
6	SAN Switch	1
7	Standard HSM Card	
	LUNAHSMcard-PCI7000v5.0HSM cards for CHI/DEM server(NPCI approved LUNAPCIE7000fromSafenetINC.)	2
	One Luna Backup device for taking HSM backup	1
8	Standard Network Rack	1
9	Software Stack	
	Windows2012StdR264Bit(3Qty)with appropriate CALs to handle the Users within the Bank	3
	Microsoft SQL 2012 Std.for one processor(8core).	1

S.No.	Description of software	Qty
A	DR License for North Grid	1
B	NCR DEM	1
C	WSFTP 8.5	1

CTS clearing Existing Setup at DC of Northern Grid ,New Delhi:-

PARTA –CTS Solution

S.No.	Particulars	Qty
1	Corporate License Fee for upgrade of NCR's application software NCR's Webbased CTS Solution for Northern Grid including Payee Name	1
2	CTS Application and DB Infrastructure Per Site a. DellR720DualProcessor8 core, b. 2.5GHzorhigher, c. 32GBRAM,withHADCardand d. Window2008OperatingSystemorequivalent/higher e. MS3 QL2000ServerR2LicenseforDBLic2	4
3	Backup at Primary Site LTO5TapeDriveExternal800/1.6TBTapeDrive-Dellorequivalent/ Higher	1
4	Primary Site Storage a. EMCVNXe32009TBorequivalent/higher b. 2XDS300BBrocadeswitchesorequivalent/higher	1
5	16Port KVM Switch with Console ore equivalent / higher	1
6	42URack-Dell or equivalent/ higher	1

PartB-DEM

S.No.	Particulars	Qty
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1	DEM Hardware a. DellR720Dualprocessor8Core b. 2.5GHzorhigher c. 32GBRAMwithHBACard;and d. Windows2008OperatingSystemorequivalent/higher	2
2	NCR DEM	1
3	WSFTP 8.5	1
4	Safent HSM Cards -PCI 7000 v5.0	1

PUNJAB & SIND BANK

Annexure XVII

I have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that M/s.....is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that M/s..... fulfills all requirements in this regard and is eligible to be considered.

[Where applicable, evidence of valid registration by the Competent Authority shall be attached.] The Competent Authority for the purpose of registration shall be the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade (DPIT)

Authorised Signatory of the Company

Name:

Signature:

Designation:

PUNJAB & SIND BANK

Annexure XVIII

SI NO	Make/Model Presently available with Bank branches
1	Make: ARCA Model: LS150 (Compatible in all Three Grids)
2	Make: Panini Model 1: Vision X100 DPM (Compatible in Northern Grids)
3	Make: Canon Model 2:CR-120 UV (Compatible in all Grids)
4	CTS Cheque Scanner Digital Cheque , TS 240 100 DPM (Western Grid)

*Integration System should be compatible to handle all Cheque Scanning devices available with the major manufacturer, at present and capable to integrate with all types of Operating Systems. The Bidder has to integrate all the scanners on all desktop versions available at present within the /Branches/Clients and in future.

Annexure XIX

Bid Security Declaration

RFP Reference No

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, bids may be supported with a Bid Security Declaration, therefore rather than submitting the Earnest Money Deposit Bank Guarantee Form of the RFP, bidder render the declaration that:-

Bank may proceed against us for recovery of actual direct losses as per the remedy available under an applicable law (EMD Value : Rs.18.00 Lacs) fixed for participation in RFP tenderand In case of Execution of Bid Security Declaration, we, M/s.....may be suspend 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 honor 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 accept the correction of its Bid price pursuant to Clause 10.8; and/or
- V. Fails to furnish performance Bank Guarantee in the format as per Annexure 12; and /or
- VI. Fails to sign the contract and submit the Performance Bank Guarantee as per the terms of RFP and/or
- VII. 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)

(Name and address of the bidder)

(Company Seal)

date :

Annexure XX

**Undertaking Letter on the vendor's letter head for Central Minimum
Wages Act & Labour Laws**

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

Dear Sir,

Sub:CTS-RFP

Further to our proposal dated.....,in response to the Request for Proposal(Bank's tenderNo..... hereinafter referred to as“**RFP**”)issued by Bank, we here by covenant ,warrant and confirm as follows:

We here by 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.....

.....Designatio

n:

Signature and seal of authorized person)

Bidder's corporate name:

ANNEXURE XXI: 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 implementation of Centralised Cheque Truncation systems for all three grids (Multi grid) in the Bank.

We hereby submit the following:-

1. We are the OEM of _____ product. M/s _____ is our authorized partner in India for the RFP for **implementation of Centralised Cheque Truncation systems for all three grids (Multi grid) in the Bank 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