Chaitanya Godavari Grameena Bank

RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)

Chaitanya Godavari Grameena Bank

(A Govt. Undertaking Sponsored by Union Bank of India)
Head office, Guntur

Reference No: 099/51/RFP/2023-24/05, Date: 02.12.2023

Request for Proposal (RFP) for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)

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BID DETAILS

S. No.	Subject	Date/time
1	RFP Ref. Number & Date	No. 099/51/RFP/2023-24/05, Dt. 02/12/2023
2	Last Date for receipt of Queries	08/12/2023
3	Pre-bid meeting date virtually	11/12/2023 at 11.00 AM
5	Last date for receipt of Bid Documents	24/12/2023 at 03.30 PM
6	Date & Time of Opening of Technical Bids*	24/12/2023 at 04.00 PM
7	Contact details	**1.** Dr. B.V.Ramana Rao, General Manager, Chaitanya Godavari Grameena Bank, Head office, 4th Floor, Raghu Mansion, 4/1, Brodipet, Guntur – 522 002. Phone No: 0863-2324500,9618224488 **2.** S Vamsi, Senior Manager – IT, Chaitanya Godavari Grameena Bank, Head office, 4th Floor, Raghu Mansion, 4/1, Brodipet, Guntur – 522 002. Phone No: 93904 78378 Fax Number: 0863 – 2261123
8	Address for Submission of Bids & Opening of Bids	S Vamsi, Senior Manager – IT, Chaitanya Godavari Grameena Bank, Head office, 4th Floor, Raghu Mansion, 4/1, Brodipet, Guntur – 522 002. Phone No: 93904 78378 Fax Number: 0863 – 2261123
9	Website address	www.cggb.in
10	E-mail address for communication	gm-ho@cggb.co.in ditsm@cggb.co.in it@cggb.co.in
11	R F P Fee	Rs.1,00,000/-
12	E M D Amount	Rs.5,00,000/-

* Technical bid will be opened in the presence of the authorized representative of the bidders. Only one representative will be allowed to represent the Company.

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1.Introduction:

Chaitanya Godavari Grameena Bank (CGGB) was formed by the amalgamation of Regional Rural Banks namely 'Chaitanya Grameena Bank' and 'Godavari Grameena Bank' with effect from March 1,2006. Bank was formed as per RRB act 1976.

Bank is sponsored by Union Bank of India.

Profile of Chaitanya Godavari Grameena Bank (CGGB).

The shareholding pattern of the bank
Government of India	50%
Union Bank of India	35%
Government of Andhra Pradesh	15%

Chaitanya Godavari Grameena Bank is herein after called "Bank" which term or expression unless excluded by or repugnant to the context or the meaning thereof, shall be deemed to include its successors and permitted assigns herein after called "Chaitanya Godavari Grameena Bank" or "Bank" or "bank", issues this Request for proposal, hereinafter called "RFP".

2. About this Request for Proposal (RFP):

In the evolving digital landscape, we're seeking partnerships to elevate our lending processes. Our aim is to foster large-scale, effective digital experiences for both our potential and existing clientele, covering the entirety of the lending cycle.

We aspire to:
1. Streamline processes from customer acquisition to retention, encompassing the entire loan spectrum.
2. Offer a cohesive Omni channel experience across Straight Through Process (STP) and Near Straight Through Process (NSTP) systems.

The desired platform should:
1. Modernize the entire loan cycle, from lead generation to management. This encompasses areas such as application processing, digital onboarding and post-disbursal systems.
2. Integrate innovative applications that allow for rapid, touch-free decisions.
3. Employ advanced technology principles like agile methodologies, Optical Character Recognition (OCR), and an Open API digital data structure.
4. Prioritize digital data sourcing and digitization, enhancing verification methods and facilitating data amalgamation from diverse external datasets.

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5. Incorporate predictive analytics for account health.

6. Seamlessly combine AI, Machine Learning, and deep analytics to harness data for credit assessments.

7. The platform must be user-centric, showcasing a responsive design, and compatibility across devices.

8. Facilitate smooth integration with current legacy systems.

9. Support connections with external stakeholders, such as advocates, DSAs, Business Correspondents, and more through a unified mobile application.

10. Allow in-branch officials to initiate and monitor loan processes directly from the platform.

11. Be multilingual and support device-independent web accessibility alongside Android and iOS applications.

12.Integration with both internal and external platforms for a holistic credit analysis.

13. Automated customer verification and validations, emphasizing user experience and efficiency.

14. Implement Optical Character Recognition (OCR), Credit Scoring Models, and Underwriting functionalities for automation and enhanced risk management.

15. Optimize RAM sector journeys with STP capabilities while retaining a modular design for scalability.

16. Assisted journey provisions for easy recommendations, approvals, or rejections, ensuring comprehensive loan account management and disbursement processes.

We welcome vendors whose capabilities align with our specifications to engage with us in transforming our digital lending landscape.

3. Broad Scope of Work:

Broad Scope of Work – Minimum requirements for the Integrated Digital Lending

Platform to be delivered are as follows:

The platform should be Web / Mobile App / Tablet responsive providing end-to-end Digital Lending Platform for Straight Through and Assisted Digital Lending Journeys including Leads, Origination and Processing solution for Retail, Agriculture and MSME segments and capable of streamlining the sourcing, processing, approval, disbursement and monitoring process.

Designed using Micro services and Open API, Cloud Native and Containerized Architecture providing Omni-channel and unified customer experience, with deep analytics and AI/ML engine.

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The platform should be low-code/ no-code, scalable, modular with enhanced UI/UX functionalities having ability to develop new journeys through drag & drop workflows. The platform should have out of the box solutions with end-to-end implementation timelines of 8 weeks

Use a multi-tier (minimum 3-tier) architecture using modern CSP (Cloud Service Provider) agnostic cloud-native technologies for deployment at on-premises environment.

Handle end-to-end loan life cycle management i.e. from complete loan origination and processing system having automated process from lead management till loan disbursement and post sanction compliance.

All the functional, operational and analytics aspects of loans to be delivered as part of the solution

Inbuilt credit underwriting capabilities and also have capability to integrate with technology based automated credit underwriting module from any Fintech company/ third party vendor/ service provider.

Enable the Bank to co-create & co-execute value-based digital offerings in partnership with ecosystem players like customers, partners, Fintechs, etc., through 'Open Banking' and leveraging Account Aggregator services, etc.

Provide product configuration and management functionalities, Workflow Engine with Loan Origination, Processing and Management capabilities with integration to Core Banking System, Lead Management/CRM Module and other internal / external systems of the Bank.

Digital data collections including but not limited to Advanced Analytics models, Case management, workflow management, overdue tracking and management, Legal management (SARFAESI/ other measures at each of the stages), Communication (Notice tracking etc.,), Collections (through Mobile module/ Web module for agents, agencies, and branches etc.).

Open and Pre-integrated ecosystem partnerships by securely exposing digital platform components (Business and Data components) via APIs to external parties i.e. allow use of internally developed valuable portfolio of reusable components in the partner's offerings, to generate new revenues, increase customer satisfaction, etc.,

Pre-integrated with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank.

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Correlation / validation of data from various Analytical sources, Fraud/ AML checks, CKYC, defaulter/ blacklist check, De-duplication, related party transaction, cross comparison of data, internal database checks, etc.

The platform should provide multi-approval workflow for different activities like data entry, document submission and approvals based on risk segments etc. for:

i. Lead generation ii. Quick / Detailed data entry iii. Duplicate Check / Review, KYC Checks iv. Credit Scoring v. Document Processing vi. Credit Bureau Checks (CIBIL, Experian, EquiFax, Highmark etc.) vii. Multi-level credit evaluation viii. Decision Making ix. Disbursement x. Post Disbursement Compliance xi. Monitoring & Review renewal etc.

a. De-dupe with the application details like ID numbers (PAN, Aadhaar, etc.), names or parts thereof, telephone numbers against similar lists in product databases. The platform should have configurable business rule engine to approve/ recommend / reject the applications, based on the results of the compliance checks on predetermined business rules configured. Integration with AADHAAR and other data vaults to be configured.

b. Comprehensive analytics and reporting to get crucial insights on customer behavior so that Bank's offering can be tailored and targeted more precisely.

c. Collect and analyze data generated from other applications of the bank to generate real time / near real time analytics with insights on usage, to optimize the product offering like customer segmentation, next best offer, cross sell / upsell, hyper personalization, Collection scorecards, Treatment strategy, EWS, Settlement models, etc.,

d. Provide necessary dashboards, reports and audit trails, where branches/ controlling offices can view or track the post sanction details based on the business rules/ configurations set up as per the Bank's policy.

e. Generation of statistical and management reports on Assisted Persona Journeys like no. of proposals assigned, no. of proposals completed, Time taken to complete each proposal, Process History Report, User Performance Report, Average proposal time Report and other MIS reports as decided by the Bank from time to time.

The platform architecture must be scalable and shall support increasing number of users and concurrent transactions

Platform to re direct the lead to the branch (trigger the case in branch queue) if the applicant drops out during the digital journey

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3.1 The Modules identified for Digital Lending Platform are Agriculture-Gold Loan, Personal Loan, Educational Loan

If Bank requires to extend the DLP beyond **Agriculture-Gold Loan, Personal Loan and Educational Loan** segment, the successful bidder has to deliver the same at mutually agreed rates.

3.2 Additional requirements:

Digital Lending Business Process Design:

The successful bidder will provide recommendations to the bank for drawing the complete road map and execution plan of the proposed platform and use cases / journeys. Activities envisaged as part of Design are as follows:

Define/recommend Business Cases for the proposed solution based on the platform capabilities

Define detailed business model with different monetizing options and operating model for Chaitanya Godavari Grameena Bank 'Integrated Digital Lending'.

Recommend the guidelines and guiding principles for digital lending process design.

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

Understanding existing systems and recommend customization required, if any, in those systems to ensure seamless interaction.

Strategize and enhance online digital capabilities, focusing on a hyper personalized services model to fulfil and render services relating to customer perspective, customer daily/lifestyle needs.

 • Identification of partners for various services to be rendered on the Platform.

• On-Boarding of identified partners on bank ecosystem while supporting bank team to run back-ground checks.

• Defining customer journeys to enable those services while linking with Bank Products and ancillary services.

Customer Experience:

Excellent User Interface (UI) and User Experience (UX) is one of the key requirements. The bidder must have the team with requisite qualifications and experience.

The platform shall provide an Omni-channel experience to customers / users.

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Consistent user experience and feature parity.

The platform should trigger automated alerts & notifications to customers and relevant Bank users at each stage and especially in case of drop offs or in case of exceptions.

All services necessary to provide a seamless digital experience to the customer need to be developed, called and integrated for the front-end experience of the user.

Ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.

Intuitive customer experience & journey led design to improve platform adoption.

The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical abilities as per existing standards.

The platform should support Logical navigation with proper semantic tags must be applied. System should notify content managers of potential accessibility problems (ex. missing alt tags, etc.) prior to page publishing. The customer should be able to complete any journey/use cases in minimum number of clicks as per EASE guidelines/ best industry standards.

The data entry forms must be designed in guided wizard manner, so that users are able to capture the data accurately.

While designing any form for online and offline filling, platform must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms and offline forms.

System Architecture, Self Service & Assisted Channels:

The solution should be in web-based technology supporting three tier architecture.

The platform should interface with various internal / external systems on web services messaging formats REST API/SOAP based with data formats JSON, XML, ISO etc.

The system architecture to be modular with separate modules to run independently.

The application should support open source, server-side languages and client-side scripting/ programming languages.

System should be able to Extract, Transform and Load data from the source systems.

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The proposed platform should be Big Data ready.

Channels for digital delivery of lending products and services to the customers:

Mobile App, Web Portal, Internet Banking, Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agent's/ business correspondents, Automated self service kiosks, wearables devices etc.

The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels.

The customer should be able to initiate a journey on one channel and should have a facility to complete the same on any other channel.

The platform should have the provision to on-board partners & configure service terms with minimal (or) no integration having Low Code / No Code functionality.

The 'Integrated Digital Lending Platform' will be a single stop for new customer onboarding, sales of banking loan products through STP / assisted journeys (where ever required) for different segment of customers.

Journeys shall be designed by taking in to account all products and / or customers' Existing to Bank (ETB) / New to Bank (NTB).

The Platform shall be able to on-board NTB customers through integration with bank's existing E-KYC/ V-KYC systems or through Bank's partners.

• The platform will integrate with Fintech partner(s) to enable End to End automation of Loan Application Process for different Loan Products (across segments like Retail, MSME, Agriculture). The proposed Platform should be able to integrate with these Fintech partner(s) through APIs to enable the customers to initiate the loan application process on Bank's 'Integrated Digital Lending' platform.

Platform should have in-built Business Rules Engine (BRE) and workflow for credit decisioning digitally or assisted wherever required.

To configure dynamic rules across products which remain flexible and adapt based on pre- defined / identified scenarios.

In addition to the bank's products and services, customers should also be able to avail third party financial products (Financial cross-selling)

The bidder shall closely work with the bank in identification of such 3rd party service providers and will be responsible for integration with the proposed platform.

Financial cross-selling enables sales of Third-Party Financial Products

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Analytics driven, personalized, intuitive next-gen interface which act as a single-stop to showcase Lending Products of Bank, its associates and Partners.

Provides user interfaces for product selection, product comparison, calculators, lead capture, lead status tracking, customer on-boarding and redirect to core systems for financial transactions.

Transact, integrate and operate for credit facilities with range of business partners from e-commerce sites, merchants and third-party service providers such as Bancassurance, Wealth management, Education, etc.

Easy bundling of Bank's Financial and digital banking offers with Bank's financial partners.

Simple intuitive user interfaces for quick registration, product search, ease of use, Front End ecommerce portal integrates with partner eco-system.

Engage visitors with advanced catalogue browsing experience. Offer Personalized offers with Layered Navigation and Contextual Search

Alert management to leverage opportunity to market the right product & services

 • Standard user level task views / dashboards and allow configurations of the views as may be needed by the Bank.

 • End to end journey view by customer, customer groups, branches, zones, regions as per the specifications of the Bank.

 • Platform must include in-app analytics to measure user engagement across messaging channels, mobile, websites, applications, journeys etc.

 • Platform must capture real-world business events, such as when a customer places an order or dropped off from app etc. - using Event-Driven Architecture (EDA) – with required infrastructure setup based on Bank's approvals.

 • Platform must provide robust integration layer for integrating into a Bank's analytics system, CRM systems or any other internal systems for easy data exchange for analytics use-cases.

 • The Bank will provide the required APIs for required integration with bank's internal systems, wherever feasible

Architecture proposed:

• The proposed Platform should use a multi-tier (minimum 3-tier) architecture for the main application using cloud-native architecture implemented on premise

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environment including web & touch enabled user interface, with ready to lift and shift to cloud, without any additional cost to the Bank.

• Ability to change a feature / journey for enhancing customer experience through loosely coupled architecture.

• Quick time to market with new functionalities/ capabilities.

• Platform should be capable of vertical and horizontal scaling, high availability to be able to cater to growing dynamic user base & transactions

• Micro services-based platform that enables decoupling & flexibility in deploying new feature/capabilities.

Containerized platform for horizontal & on demand scalability with immediate response time, based on request volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instances based on utilization threshold limit (of below 70% utilization of CPU/Memory/Storage, Network, containers, dockers etc.).

• Architectural ability to process large volume of messages/ events.

• Architecture should be fault-tolerant with low granularity observability.

• The platform should provide building various User Interface (UI) having Low Code builder capabilities.

• Architecture should allow configuring offline functionality as required by Banks policies with facility to flush out and synchronize immediately after going online without any loss of confidentiality or integrity.

❖ **Other requirements:**

• The Platform should allow an administrator to run vulnerability and compliance scans, provide remediation

• The proposed software components should be less infrastructure / less resources hungry.

• The system design should be 100% assured delivery of transaction. There should not be any loss of messages.

• The containerization platform should provide logging and monitoring capabilities. It should also provide application developer console and IDE for developer console.

• The platform should integrate with the Ticketing tool and Application Performance Monitoring Tool.

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• The Bidder will build the test automation capability; design, implement, rollout & support. It is required to deliver a very robust fault tolerant, responsible and performant system.

❖ **Security:**

Bidder to ensure security is included in the design such as encrypt all communications (using https or transport layer security), authenticate all access requests, don't hard code certificates, passwords or any form of secrets within the code, define the Use DevSecOps tools designed for Micro Service architecture environments to scan code as it is developed.

• Also, following factors must form part of the implementation –

- Isolation, - API Security, - Container Security Solutions for Micro-Services Architecture, - Application Images, - Registry, - Orchestration, - Container, - Host OS, - Securing containers must harden the CI/CD pipeline, etc., - APIs, and strictly make sure all communications comply

• Bidder must harden the Continuous Integration/ Continuous Deployment (CI/CD) pipeline so that everything that runs through it can be considered secure by Host Hardening, Mandatory Access Controls, Secure Computing Mode Profiles, Secrets Management, Software Composition Analysis, Authorization Between Micro Services, Resilience, API Gateways, RiskBased Controls etc.,

• Bidder to follow industry best practices to power Micro Services Architecture by setting up a Platform Ops Team, technologies for managing microServices environment and the use of observability tools and patterns to receive meaningful insights on the state of application.

• The Platform should check/record/verify authentication of source of each transaction like user IDs, IP address, MAC address, timestamp which is required for audit purpose.

• The Platform should have the capability of logging successful and unsuccessful authentication attempts. The Platform should be able to log successful and unsuccessful authorization events.

• The platform to have strong (no proprietary) authorization controls. Platform to have controls for prevention against unauthorized data access and distribution. User and Admin access control management to be provided as part of Platform. Access control to be based on least access privilege principle. Bank or team assigned by bank will be reviewing all access controls mechanism defined. The Bidder can utilize the existing security tools available with the Bank.

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• While developing the interfaces, the Bidder must ensure and incorporate all necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards and Digital Payment Security Controls of RBI to maintain confidentiality, integrity, and availability of the data.

• Wherever applicable, the Platform to have strong file level validation controls for size, type, and content. Files to be scanned for any malicious content through an antivirus.

• The file store locations need to be secured. Standard cryptographic controls to be supported. All Encryption keys to be stored in secured location with limited access.

• The Strong encryption to be applied for data while in transit or rest.

• All applicable API security controls should be in place as per the industry best practices such as OWASP.

• Bidder should provide the support for integration of the application with Web Application Firewall (WAF), Intrusion Prevention System (IPS) and provide the requisite details to WAF, IPS Teams for implementation of the same.

• The bidder should provide support for integration of Application with security systems such as SIEM (Security Information and Event Management) and DAM (Database Activity Monitoring). Further, provision to add Web & Mobile app logs to be integrated with SIEM.

• The bidder to provide full support in implementation and maintenance for the open-source technologies with Enterprise support.

• The system to be fully compliant with ISO27001 controls, PDP/GDPR, PADSS guidelines and any regulatory/ statutory guidelines during contract period,

• The bidder to provide the list of all open-source libraries being used in the platform. None of these should consist of any malicious code/script. All such libraries/code to undergo Static App–Security Testing - Static Code Analyzer SAST scan by the bidder. The Bank will engage external IT Security agencies for VAPT.

• Static application security testing and dynamic application security testing should be conducted by the Bidder for any change request involving a design or code change. All gaps identified to be fixed by Bidder prior to go live.

• Bank reserves the right to conduct further security testing of the source code and the system by either BANK personnel or another party. Any gaps identified during this testing to be fixed by Bidder at no extra cost to Bank.

❖ Encryption: • Hashing algorithms: SHA-224 SHA-256 SHA-384 or SHA-512 • HMAC algorithms: any approved hash algorithm with key length no less than 112 bits •

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Digital signature: DSA or RSA with key length no less than 2048 bits. • Symmetric encryption algorithms: 3DES AES • Public key encryption algorithms: RSA with key length no less than 2048 bits

❖ Licensing • The License for the Platform to be Enterprise-wide perpetual level for all the modules/ system offered for the Bank's operations in India.

❖ Development Process Guidelines

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

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

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

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

All the patches/ fixes/ updates, minor and major version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor/major version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.

• The Bidder should provide on-site comprehensive warranty for the software Platform & produce documentary evidence from software OEM/ OSD of having agreed to provide back-to-back warranty and technical support for its supplied products and related services on the terms agreed between the parties.

• The Bidder has to ensure seamless migration of the application and Platform after expiry of contract period / termination of contract.

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• If the bank, with mutual agreement with successful bidder, desires to upgrade to higher version of database or hardware, the Bidder shall be required to comply with banks requirement.

• The proposed platform should support the database and hardware version proposed by the bidder and provided by Bank. Bank will take care of hardware and database upgrade activity. The Bidder has to ensure that the application should be compatible with hardware and database.

• The Platform integration testing will be followed by user acceptance testing, plan for which has to be submitted by The Bidder to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests. Bank staff/ third Party vendor designated by the Bank will carry out the testing. This staff / third party vendor has to be trained by successful bidder for this purpose. Bidder should carry out other testing like resiliency / benchmarking / load. Bidder should submit result log for all testing to the Bank.

❖ Training requirements

• The Bidder shall organize for training (familiarization) to the Bank's team as follows:

• Five working days training to the Bank's Core Team is to be imparted before UAT. The training program may be conducted in 2 batches of 50 officers each.

• Additionally, training to be provided to bank's team, Support & Front Office users on 'Train the Trainer' model. A total of 100 officers needs to be trained in multiple batches.

• Module wise Job cards to be provided (in soft copies) to all the trainees along with accounting entry illustrations for each type of transactions, including relevant system generated transactions.

• The Bidder must provide comprehensive training (technical and functional separately) to the Bank Staff, once in a year (5 working days) during the contract period. The training shall be provided as and when required by the Bank. The Bidder shall train designated Bank officials on the configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes.

• The Training will be carried out onsite at Guntur at the Bank's training centers. The training program may be split into 2 groups – Technical and Trainer level training. The groups may be covered in 2 batches of 20 officers each. The bidders are requested to indicate the optimum number of days / hours required for both Technical and User

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level training programs onsite. The Bidder can use the infrastructure at the Bank for this purpose.

• Training to the IT team should cover the system administration viz.

- User management - Management of Application software - Data base administration - Report writing - Security management - Backup & Disaster Recovery Operations - Troubleshooting. - Training to the User Groups of around 20 engaged with various domains of the Bank's operations about: - Functionality available in the Module - Parameterization - Auditing Techniques - Report Generation.

• The Bidder should also train the Bank's Business Operations team to Onboard Partners and Use their Portal for Partner On-boarding, Catalogue Upload and view reports.

• API Integration Training for Bank Business Operations to create/modify journeys, Integrate Partners with Standard API's – API Integration Training to include Standard API Kit, Documentation and Integration Testing Method.

• Successful bidder should provide self-paced on demand training content in audio video format for bank staff.

❖ Hardware Sizing and Performance Requirement:

The proposed Platform shall be hosted on Bank's on-premise infrastructure. However, Platform should have capability to migrate to any other platform as per the Bank's requirement.

• The bidder should provide Hardware, Operating System and Oracle Database. The selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the Hardware/Software / tools required in the proposed Platform with the required licenses for the Bank for DC, DR in UAT, pre-production and production environments.

• The successful bidder must design the Platform with high availability & secure infrastructure in Data Centre, Disaster Recovery site as per Industry accepted security standards and best practices.

• The bidder should propose the comprehensive Platform having services for front end (Customer side) as well back end (Bank Side) to meet the requirements in the RFP. The bidder must provide details of all proposed software component in Bill of Material & the corresponding price in Commercial Bid Format.

• Also supply of any 3rd party software/ applications/services required for installation / functioning of the platform deployed by the bidder should also be provided by the successful bidder with required licenses for the Bank

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• The bidder should submit the detailed bill of material covering all the software components being supplied as part of the platform solution with details of the required infrastructure from the Bank.

• The Bidder should host the Platform at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.95% per quarter

• As part of the technical Platform, the Bidder must provide the complete IT infrastructure details like Server, Operating System, Database, Storage Capacity, Network and other related requirements. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades/ replacements.

The Bidder to design & size the hardware required at Primary Data Center (Including Test/ Development/ Training environments), Disaster Recovery (DR) Site, Near DR Site (NDR). The Bidder to provide the complete architecture, hardware requirement for end-to-end functioning of the Platform as part of technical bid submitted to the Bank.

• The Bidder should provide complete details of the hardware, software and network architecture of the Platform offered by means of diagrammatic/ pictorial representations, including the project plan for going live. Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures.

Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e. atleast 6 months once) for suggesting any improvements in hardware / software configurations.

The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full TCO period (i.e., 5 years). Some of the basic parameters (indicative) for sizing are given herein under.

Performance & Volume Metrics	Estimated loans to be processed on the digital lending platform in year 1 would be six lakhs, followed by a yoy growth of at least 25%, apart from the regular review/renewals through the digital lending platform.
Expected Response Time	Response time/event for the end-user: < 2 seconds Server-side response time: < 500 ms

Growth Projections estimated on DLP – Currently Bank has approximately 28 Lakh customers. Bank expects at least 25% growth year-on-year on the DLP for the next 5 years. The architecture proposed by the Successful Bidder including hardware, OS and

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Database should be sized to support performance and volume metrics furnished in the para above.

The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide online archival & purging of data. The response time at server end should be always less than 500 ms. During the agreement period, if at any stage, it is found that the Platform provided by the Bidder is not able to give the requisite performance as per the sizing parameters (i.e., up time above 99.95% and response time < 500 ms) the Bidder shall have to provide additional hardware, software without any additional cost to the Bank. The hardware proposed for the Platform should not exceed 70% of CPU(s), Memory(s), Hard Disk(s), network and other resources utilization levels at any given point in time during the TCO Period.

❖ The Data replication should happen from Primary site to DR site on real time to keep them in sync. • Recovery Time Objective (RTO) – 60 Minutes • Recovery Point Objective (RPO) – 0 • Bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per bank's requirement.

Roll Out Plan:

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

The bidder should roll out the 'Integrated Digital Lending Platform' as per implementation plan agreed with the bank, however, the bank expects the bidder to implement the scope defined, within 'Milestones' (section).

Other requirements:

All the components of proposed solution (software, hardware etc.) in the DC site should be replicated at the DR site (except for test and development environment). The proposed solution should support database-database and storage-storage replication between DC to DR with a recovery point objective (RPO) and a recovery time objective (RTO) of the Bank. The replication between DC and DR should be possible in both directions. Bank should have the liberty to deploy the solution in multiple test environment in Bank's Data Center.

The Bidder should supply, configure, customize, maintain and support a solution offered by them, which also includes but not limited to:

o Supply, installation, customization/ development and maintenance of required solutions
o Data migration from the legacy system to the new environment
o Provide interfaces required to integrate the solution with other banking systems and applications

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o Provide application helpdesk

o Provide Warranty support of the solution deployed

o Training the core team & trainers (on Train the Trainer model)

o Provide hand-holding support during roll-out

o Bidder should have ability to generate MIS reports periodically for example: Volume of calls / per day, resolution 99% per day etc. End of day daily time sheet to be filled and shared with Bank staff with closure status of Service desk request and other project activities.

4. Monitoring & Audit:

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

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

User Acceptance Test of Software:

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

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shall provide adequate resources for trouble-shooting during the entire UAT process of the Bank.

The Successful Bidder shall be responsible for maintaining appropriate program change control and version control of the system as well as documentation of UAT and change of configuration and parameterization after making changes in the system. • All errors, bugs enhancements/ modifications required during and after testing will be resolved within the overall timelines for implementation. Sign–off for the same will be obtained from the Bank prior to implementing the work-around, in respect of errors and bugs affecting the functioning of the Bank.

The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP. • The Bank will accept the developed / customized software only after implementation of the software with successful conduct of acceptance testing by its users, including load and performance test. Software will be considered to be accepted only after the Bank issues an acceptance letter to the successful bidder. • The solution may be audited for risk analysis and security features by Bank's IS Audit team or a third party appointed by the Bank, if so desired by the Bank. Support is to be provided for fixing such findings.

Customization of the Software:

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

Licenses:

The successful bidder has to provide necessary perpetual enterprise Licenses for the Integrated Digital Lending Platform which will be used for Primary Site (PR), DR Site, Development and UAT/Training. The successful bidder has to quote for all software License requirements for Primary, DR Site, Near DR and UAT/ Training implementation in their commercial Bid. Specification for Digital Lending Platform has also to be mentioned in the technical bid. The Bidder shall furnish all the software Licenses in the light of Bank's requirement for unlimited period and unlimited usages for implementation of the solution. The licensing policy of the solution supplied must be provided to support the licensing model & actual Licenses supplied to the Bank.

Disaster Recovery Site:

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

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

Documentation:

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

The following minimum documentation (hard copy and soft copy) on any proposed software components must be made available in English:

1. General functional description

2. Set up and installation guide

3. User guide including: a. Screen layouts b. Report layouts c. Transaction processing rules d. Operation authorization descriptions e. Error correction procedure descriptions

4. Error tracking and defect resolution documentation process

5. System administrator guide including:
a. Data base administration guide
b. Data backup guide
c. System security and access guide
d. System audit trail guide
e. Glossary of terms
f. Necessary training for version upgrades / system maintenance g. Changes in usage of the system in case of major upgrades h. Detailed SRS (System Requirement Specifications) Document

6. High Level Architecture Document.

7. Techno – Functional Risks and Mitigation Document

8. Functionality Traceability matrix

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9. High Level Design Document

10. Proof of Concept for the solution

11. Low Level Design Document

12. Test Plans

13. Comprehensive Test Cases Document (Unit, Integration and UAT Test cases)

14. Deployment Plan Document

15. Content Management Guide

16. Change Management Methodology Document

17. Security Guide

18. User Management Guide

19. Release Notes

20. BCP Guide

Authorization to Bid:

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

5. Contract Period:

The tenure of the Contract will be for a period of 5 (Five) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for such further period and on such terms and conditions as would be decided by the Bank. The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation therefor. Any offer falling short of the contract

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validity period is liable for rejection. The selected bidder is required to enter into a
Service Level Agreement (SLA), the format whereof is to be supplied by the Bank.

6. Bidders' Eligibility Criteria:

The eligibility evaluation shall be done as per the eligibility criteria given below. Only
those Bidders who fulfil the following criteria are eligible to respond to the RFP.
Offers received from Bidders who do not fulfil any of the following eligibility criteria
are liable for rejection.

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

Sl No	Eligibility Criteria	Supporting Documents
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 3 years as on the date of bid submission.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.
2	The annual turnover in the three preceding financial years 2020-21, 2021-22, 2022-23 of the bidders should not be less than Rs.25.00 crores i.e., in each of the three years.	Self-attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.
3	Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement – STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.	The bidder to submit certificates from the Banks / Organisations along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.
4	The bidder shall be the OEM of the proposed Digital Lending Platform (DLP) solution. The bidder will be responsible for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution during the contract period. OEM should have its development & support center in India. This should be full fledge	If the applicant is a OEM, an Undertaking Letter has to submitted to this effect.

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	establishment and not created for the submission of this Bid.	
5	The bidder should have ability to provide on-site resources in Hyderabad and Chennai (in case of DR), at the Bank's desired location for implementation and support as per need of the Bank with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational Banking, business, functional, report level requirements of the Bank and regulatory requirements for each module of proposed digital lending solution.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.
6	The Bidder should have at least 100 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst / Subject Matter Expert (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.
7	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.	Undertaking as per Annexure-IX to be submitted.
8	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
9	The Bidder should not have been blacklisted/ debarred by the Central	A Self-Declaration to be furnished by the Bidder on the

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	Government/ State Governments/ Semi-Government departments / Regulatory Authorities / Financial Institutions/ banks/ Public Sector Undertakings in India and overseas.	Company's letter head for the same as per Annexure-II.
10	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates/ Group Companies/ member firms, nor from any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates/ Group Companies/ member firms	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
11	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
12	The Bidder's Firm should not be owned or controlled by any Director or Employee (or Relatives) of the Bank	Self-Declaration on Bidder's Letterhead signed by the authorized signatory

To Note:
• Attested copies of all relevant documents / certificates should be submitted as proof in support of the claims made. The bidder should provide relevant additional information wherever required in the eligibility criteria. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder. • Scheduled commercial banks do not include Co-operative Banks. • Each business entity can submit only one bid. However, multiple SI may bid separately with the same OEM. • All products/solutions quoted in this RFP should be the latest version in their respective categories and must have a roadmap for at least 10 years and the quoted version should not have end of life/support for at least 6 years. Bidder shall be the single point of contact and solely responsible for the implementation, integration, support and maintenance for the entire project. The bidder will be solely responsible for ensuring adherence to the Service Levels, terms & condition and Service Quality for each of the deliverables executed.

7. Bid Process:

As a part of this procurement process, the bank intends to select a service provider for supply, implementation and maintenance of Loan Origination System (LOS) in our Bank who qualify on the basis of Pre-qualifications given elsewhere in this tender document.

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The commercial bid is generally valid for a period of 5 years from date of empanelment as notified by the Bank with the selected L1 bidder.

7.1 General Evaluation Criteria

a) All bids shall be evaluated by an Evaluation Committee set up for this purpose by the Bank.

b) The Bank will examine the bid to determine whether they are complete, whether the documents have been properly signed and whether the bid is generally in order.

c) The bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation.

d) Prior to the detailed evaluation, the bank will determine the substantial responsiveness of bid documents. For the purposes of these clauses, a substantially responsive quote is one which conforms to all the terms and conditions of the bid documents without material deviations.

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

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

8. Single stage two envelop bidding:

The offer shall be submitted in <u>sealed cover</u> for all the products offered. The Covers should be super scribed with the headings "Technical offer for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)" for Technical Bid documents and "Commercial offer for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)" for Commercial Bid documents, whenever submitted.

The envelope containing Technical Offer should include only Company Profile (as per enclosed format) Relevant Technical Bid Form and **Standard** Printed Technical Literature/Brochure about the Product, Quality certifications for the Products and documents supporting above eligible requirements etc., for the bid.

The envelope containing **Commercial Offer,** should include only the commercial quote for the product offered as per the format enclosed and any other formats called for. **Please note that no other information other than the price & other information called for should be furnished along with this offer**.

The sealed covers containing the **Technical and Commercial** offers shall in turn be put in a sealed outer envelope to be super scribed "**Technical and Commercial offers**

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selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)**".**

9. RFP Fees:

The Bidder is required to submit a Demand Draft amounting to **Rs.100,000/-** (Rupees One Lakh only) in favor of Chaitanya Godavari Grameena Bank payable at Guntur along with the bid. This is to be submitted in a separate envelope along with the Bid response. This amount is not refundable.

The RFP fee can also be paid through NEFT to the below account:

A/c No.79991025400017
IFSCode: UBIN0CG7999

RFP Fee is exempted for the Bidders having the NSIC Certificate or MSME Certificate; Bidder has to submit the valid proofs from NSIC at the time of Bid submission.

10.   Earnest Money Deposit:

The Bidders shall furnish EMD for Rs.5,00,000/- and valid for 12 months.

ii. EMD is required to protect the Bank against the risk of Bidder's conduct.

iii. The EMD may be in the form of a Demand Draft or Pay Order, issued by a Scheduled Commercial Bank in India drawn in favour of Chaitanya Godavari Grameena Bank payable at Guntur, Andhra Pradesh.

iv. Any Bid not accompanied by EMD for the specified amount as mentioned elsewhere in the RFP will be rejected as non-responsive.

v. The EMD of the unsuccessful Bidders shall be returned within 2 weeks from the date of Bid finalisation.

vi. The EMD of successful Bidder will be discharged upon the Bidder signing the Contract and furnishing the Performance Bank Guarantee for the amount and validity as mentioned in this RFP.

vii. No interest is payable on EMD.

viii. The EMD may be forfeited:-

- The bidder withdraws his bid before opening of the bids.

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- The bidder withdraws his bid after opening of the bids but before acceptance of "Letter of Intent" or "Purchase Order".

- The selected bidder withdraws his bid / proposal before furnishing an unconditional and irrevocable Performance Bank Guarantee.

- if a Bidder makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract; or

- If EMD is forfeited for any reasons mentioned above, the concerned Bidder may be debarred from participating in the RFPs floated by the Bank/this department, in future, as per sole discretion of the Bank.

ix. The MSME Bidders should submit the EMD or "Bid Security Declaration" on their organization's letter head as per the Annexure duly signed and stamped by their authorized signatory.

x. The EMD can also be paid through NEFT to the below account:

A/c No.79991025400017
IFSCode: UBIN0CG7999

11.   General Terms of Bid submission:

Please note the following points while submitting your offers.

 i. The bid is non-transferable.

 ii. The offers shall be made strictly as per the formats enclosed. The bids submitted by the bidders should contain all the requisite documents otherwise the bid is liable for rejection.

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

 iv. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person duly authorized to bind the bidder to the contract.

 v. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the Bidder. In which case the person or persons signing the bid shall initial such corrections.

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vi. The offers submitted to Bank should not bear any corrections, alterations, over writings and additions in hand writing.

vii. The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in the rejection of its bid.

viii. The Bidder is expected to examine the configurations given in the technical bids and provide compliances, duly providing correct configurations for which the tender is called for. If any inconsistency is observed by the bidder, the same shall be mentioned against each of such item observed and provide the offer made by them.

ix. Any bid received by the Bank after the last date for submission of bid prescribed by the bank will be rejected and/or returned unopened to the empaneled bidder, which the concerned bidder has to collect from the Bank.

x. At any time prior to the deadline for submission of bids, the Bank may, for any reason whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Bidding documents by amendments. All such amendments will be notified by our web site and will be binding on all the bidders. Further, in order to provide, prospective Bidders, reasonable time to take the amendment into account in preparing their bid, the Bank may, at its discretion extend the dead line for submission of bids.

xi. The company having quality certification & other certifications, for their operations, can submit. Also, the products having respective quality certifications can submit.

xii. The Models offered should strictly conform to the specifications given in the product literature. **The Models proposed/ marked for withdrawal from the market and the models under quality testing should not be offered**. Bank shall reserve right to ask for **PROOF OF CONCEPT** on working of the offered models to ascertain the working and compatibility of the equipment, before considering for empanelment.

xiii. When the configuration/ feature required is not available in a particular model, the next available higher configuration model shall be offered.

xiv. In addition to the above, if any additional/ enhanced configuration is suggested in view of technological changes, it may be furnished as optional feature with/without cost duly explaining the additional utility of the offered model in both the technical offer document as well as Commercial Offer document.

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However, the basic quote should be confined only to the configuration/ model offered for.

xv. The Bank may call for a presentation either at the time of technical evaluation or at any time before commercial bid stage to satisfy itself about the capabilities of the Bidder and suitability of the products for Bank's requirement etc. The Bank may however call the Bidder to present either once or more than once depending on the need.

xvi. Bank will prepare a list of empaneled vendors on the basis of the compliance of pre-qualification criteria as per terms of the tender documents & technical evaluation based on the technical compliance of the product offered by the bidder vis-à-vis the Specification & Compliance forms given in the technical bid forms. Bank may call for any clarifications/ additional particulars required, if any, on the technical bids submitted by the bidder. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer will be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves right to call for a presentation on the features etc., from the short listed vendors based on the technical bids submitted to make an evaluation.

xvii. Bank reserves right to call for Fresh tenders at any point of time after procuring the quantity for which commercial bids were called for, in case any change in technical specifications in the equipment and empanel the bidders.

xviii. Bank reserves right to waive any minor informality, non-conformity or irregularity in technical bid which does not constitute a material deviation.

xix. Bank reserves the right to reject this invitation to RFP, in part or full, or cancel the entire procurement process at any stage without assigning any reason. In such a case, bank will not entertain any correspondence in the matter.

xx. Bank does not bind itself to accept the lowest bid (L1).

xxi. The decision of the bank shall be final and binding with regard to technical and financial bids.

xxii. The tender will be rejected, if any bidder proposes any deviation from the prescribed technical criteria requirement.

xxiii. The bids shall remain valid and open for acceptance for 3 months from the date of opening of price/ financial bid.

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xxiv. All documents that comprise the offer should be signed and sealed by the firm, as a token of acceptance to the terms and conditions specified in the tender.

xxv. Bank reserves the right to accept or reject any /all tender/s in part or whole of any firm/ firms without assigning any reasons whatsoever. The decision of the Bank in this regard shall be final. In the event of intending tenderers failure to satisfy the bank, the bank reserves the right to reject the tender.

xxvi. Bank reserves right to change/modify/amend any or all provisions of the tender document. Such revision/amendment or corrigendum/addendum, if any, will be made available on Bank official website (www.cggb.in) only.

xxvii. Tenders received late on account of any reason whatsoever as also Telegraphic and Faxed Tenders shall not be entertained.

xxviii. The tender shall not include any conditions whatsoever. In case, any conditions are included in the Tender the same shall not be taken in to consideration. The tender in such cases is liable to be rejected. Clarification, if any, shall be obtained from Bank before submission of the tender.

xxix. Bank shall not be responsible for any damage to the equipment during transit.

xxx. The supplier shall arrange the acceptance test at the site.

xxxi. On arrival of the equipment on site, the tenderer shall arrange for the following services without extra cost to the Bank, namely:

(a) To carry out on-site unpacking and positioning of the equipment for installation.

(b) To install and test the equipment.

xxxii. Bidders are required to submit Undertaking of Authenticity for the supplied hardware.

xxxiii. Bank reserves the right to partly accept any or all the tenders received without assigning any reasons thereof. The tenderer may have to furnish Rate Analysis for the scrutiny of rates by Bank for negotiation etc., if required.

xxxiv. Written requests/mail requests for clarification (pre-bid queries) may be submitted to the Bank prior to the date mentioned for the submission of pre-bid queries and clarifications for such queries shall be provided by the Bank

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through Clarifications /Addendums placed in Banks website www.cggb.in. All pre-bid queries to be forwarded to ditsm@cggb.co.in, gm-ho@cggb.co.in, it@cggb.co.in on or before 08-12-2023.

xxxv. Pre bid meeting shall be virtually conducted on 08.12.2023 (11.00 A.M.). Bidders who wants to participate in pre bid meeting are to inform their Email IDs by sending Email to ditsm@cggb.co.in, gm-ho@cggb.co.in,it@cggb.co.in on or before 08-12-2023 for sharing link to participate in the virtual pre bid meeting.

xxxvi. It will be the responsibility of the successful vendor to affix the Asset tags on each hardware being supplied by them to the Bank. The Asset Tags so printed by the successful vendor must have the company's logo of the vendor along with other details like call logging no., mail id etc. The asset tag details for the hardware would be mutually decided by the Bank and the successful vendor.

xxxvii. The selected bidder has to submit the acceptance of terms and conditions mentioned in the Purchase Order within 7 days from the issue of Purchase Order duly signed by the authorized signatory.

xxxviii. The solution should be based on the requirements as mentioned in the RBI Directions on Digital Lending and as may be updated from time to time.

xxxix. The solution should cover and fulfil the requirements in line with Bank specific requirement, in compliance of RBI/ other regulator (domestic and overseas) and its amendments (in present and in future) during the contract period.

12. Price Composition:

The empaneled bidder should comply with the following terms & conditions with respect to the Commercial Bids enclosed/ as and when called for and note:

(a) The pricing structure should be furnished strictly as per our format and price quoted should be only in Indian rupees.

(b) The quoted price should be **all-inclusive price** (i.e., including GST and if any, Excise Duty, Sales Tax, VAT, any other applicable duties and taxes, Packing, Freight and Forwarding, Transit Insurance, Local transportation, Hamali Charges, completing the Road permit formalities, if required, Installation, testing and warranty period charges. The total price shall also include cable connectors, Technical/User Manuals) and **shall be applicable uniformly to any part of the country in case Bank prefers to place repeat orders for different locations.** No additional charges/ management fee

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of any kind will be reimbursed. However, Octroi/ Entry Tax/ Road Permit will be reimbursed as per actual, subject to production of original receipts and other relevant documents**. (The quoted price should clearly indicate the Base Price (A) + GST, other charges component, separately(B).)**

13.   Payment Terms:

For Hardware:

The successful bidder shall give acceptance within 7 days from the date of receipt of the LOI/ Purchase Order. However, Bank reserves right to cancel order, if the same is not accepted within 7 days from the date of receipt of LOI/ Purchase Order.

- ➢ No advance payment will be made.
- ➢ 70 % of Total cost of Hardware with system software (OS) on delivery, installation and commissioning of Client Software, Communication equipment etc. and submission of invoice with proof of delivery, installation and successful commissioning.
- ➢ 30% of Total cost of Implementation for Hardware and System Software after 3 months of live run.

Bank's Standard payment terms are only applicable. **No advance will be paid against the Purchase Order.**

In the case of a situation where the vendor could not install the equipment procured due to the problem of site not ready for a period of one month from the date of delivery, 75% of the cost of equipment will be paid against delivery subject to production of invoice, delivery challan and other documents showing proof of site not ready with a letter of confirmation stating that the installation will be done under PO terms as & when required by the bank. **Bank will not consider any other payment terms even if it is mentioned in the offer letter.**

14.   SLAs for application and onsite resources:

a. Bidder has to guarantee minimum uptime of 99.95% and should be ready to execute service level agreement for the same as per below uptime. Bank will calculate uptime for LOS as per below details:

Level of Uptime Quarterly	Penalty Charges
99.95% and above	No Penalty
99.00% and above but below 99.95%	1 % of total cost of Yearly pay-out
98% and above but below 99%	3 % of total cost of Yearly pay-out
97% and above but below 98%	5 % of total cost of Yearly pay-out

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96% and above but below 97%	7 % of total cost of Yearly pay-out
95% and above but below 96%	9 % of total cost of Yearly pay-out
Below 95%	10% of total cost of Yearly pay-out

Downtime %= (Scheduled uptime – calculated downtime)*100)/Scheduled uptime

Where: "Scheduled Uptime": Means the operating hours of the system for one day.

Calculated downtime: Is the number of hours in the day for which the DC was not completely functional as a whole or any of its subsystem was not operational in its full capacity.

b. SLA for Onsite Support Bidder will have to guarantee a minimum uptime of 99% per resource (i.e. attendance of each of the resources), calculated on a monthly basis. Uptime percentage will be calculated as (100% less Person non-attendance Percentage) Person non-attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis. Total Available Time is 8 hrs per day per person for six / five days a week (Sundays and 2 nd & 4 th Saturday's are excluded). In case in any month there are Bank holidays then the same also would be excluded.

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there is no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable at Guntur in favour of Chaitanya Godavari Grameena Bank for the same within 15 days from the notice period from the Bank.

Availability Service Level Default

♣ Availability Service Level will be measured on a monthly basis.
♣ A Service Level Default will occur when the vendor fails to meet Minimum uptime (99%), as measured on a monthly basis.

In case any resource is not available continuously for more than 4 hours a day (Under normal circumstances) Or 1 day in case of unplanned / emergency leave of any resource then the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.

If Bidder fails to meet the uptime guarantee in any month then the Bidder will have to pay the compensation adjusted with every subsequent quarter payment.

15.   Fall clause:

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The Bidder undertakes that it has not supplied/is not supplying similar product/systems/subsystems/services/solutions software in a comparable business circumstances at a price lower than that offered in the present bid in respect of any other public sector bank in India/PSU/Ministry or Dept. of Govt. of India or any PSU and if it is found at any stage that similar product/system or subsystems were supplied by the bidder to any other ministry/Dept. of Govt. of India/PSU at a lower price, than that vary price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the bidder to the buyer, if the contract has already been concluded.

16.   Indemnity Clause:

The successful bidder will indemnify the Bank against all actions, proceedings, claims, suits, damages and any other expenses including Bodily injury or Death and damage to real property and tangible property for causes attributable to the Bidder. The Supplier shall also indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof without any limitation.

17.   Evaluation process:

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

The proposals will be evaluated in three stages.

Phase 1 – Eligibility cum General Evaluation Criteria
Phase 2 – Technical Evaluation Criteria
Phase 3 – Commercial Evaluation Criteria

The Criteria for Techno Commercial Evaluation will have weightage of 70:30 (Technical: 70 Commercial: 30).

Technical evaluation shall be done as per details in below section.

• The minimum qualification marks in Technical evaluation is 70%. The commercial bid of only technically qualified bids shall be opened.
• The bidder with the Highest Combined Score (H1) shall be selected. In case of tie between two or more bidders for the Highest Total Combined Score, then the bidder with Highest Technical Score amongst such bidders shall be the successful bidder.
• During Technical Evaluation the score of the Bidders will not be shared.

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- Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award of contract.
- The methodology to evaluate the Highest Total Combined Score is as follows;

The Technical Bids will be allotted weightage of 70% while Commercial Bids will be allotted weightage of 30%. A combined score (Hn) will be arrived at after considering the Commercial quote and the marks obtained in Technical evaluation with relative weights of 30 % for Commercial bid and 70 % for Technical Bid according to the following formula:

The bidder obtaining the Highest Combined Score in evaluation of technical and commercial evaluation will be ranked H-1 followed by proposal securing lesser marks as H-2, H-3 etc.

Bidder securing Highest Combined Marks and ranked H-1 shall be recommended for award of contract.

The detailed method with example is given below to demonstrate how the final ranking/scoring of bidders is done:

The marks obtained in Technical Evaluation will be given a weightage of 70% which will be termed as "Weighted Technical Score" (WTS) and shall be arrived at as under:
Weighted Technical Score (WTS): $(T/T1) * 70$ T: Technical score of the respective bidder T1: Highest technical score of all qualified bidders.

The total marks of 1,000 as per technical evaluation criteria will be scaled down to 70 marks as furnished below. For Example: If there are two bidders "A" and "B" who score 800 and 900 marks respectively, their "WTS" would be as under: Bidder "A" = 800 / 900 x 70 = 62.22 marks, Bidder "B" = 900 / 900 x 70 = 70 marks.

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

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

For the final evaluation, total cost of ownership (TCO) quoted by the bidder will be the given 30% weightage using the formula, given below as part of Techno-Commercial Evaluation Process:

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Weighted Commercial Score (WCS): (L1/C) * 30
L1: Lowest price of all qualified bidders
C: Commercial bid of the respective bidder

Extending the example given above, in case Bidders, Bidder "A" and "B" for example
quote TCO as Rs.2,10,000 and Rs.2,00,000 respectively, then the WCS in their case
would be calculated as under:

Bidder "A" = 2,00,000 / 2,10,000 x 30 = 28.57 marks Bidder "B" = 2,00,000 / 2,00,000
x 30 = 30 marks

   c) The total of Technical and Commercial Scores of each bidder will become basis
of final ranking of bidders. Bidder whose total of Technical & Commercial
Scores is highest will be as "H1 Bidder" and bidders with second & third highest
final scores will be ranked as "H2" and "H3" and so on and so forth. Total Score
H1 = (T / T1) * 70 + (L1 / C) * 30

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

Bidder	Weighted Technical Score	Weighted Commercial Score	Total Score
A	62.22	28.57	90.79
B	70	30	100

Technical evaluation:

Total marks for technical and functional valuation is 1000 which will be given 70%
weightage. Minimum cut-off for qualifying in technical evaluation is 700 out of 1,000
marks. The technical evaluation will be based on the table given below.

Sl No	COMPONENT	TECHNICAL PARAMETERS	MAX MARKS
1	Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement – STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.	Necessary supporting documents from clients to be submitted as proof.	150

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2	Technical Compliance	Based on Technical specification compliance captured in technical specifications	200
3	Functional Compliance	Based on Functional specification compliance captured in functional specifications	200
4	Presentation	Presentation should cover: • Executive summary • Solution Overview (Reference to requirements in RFP with Sub section heading will be desirable), Understanding of RFP, Scope of Work • Implementation approach with key milestones and go-live dates • Project Management, Planning, Resource Management and Execution Timelines • Business benefits realization & Value creation	150
5	Demo	Demo – Bidder has to demonstrate at least 2 Journeys, nearer to bank's requirement from two different SCB/NBFCs and it should not be prototypes/videos Additionally, the bank can ask the bidder (OEM/SI) to demonstrate creation / modification of journeys with select API integrations.	150
6	Customer References	References for Digital Lending Platform implementations in Category A: Loan modules implemented in Scheduled Commercial Banks with business size of at least INR Twenty Thousand Crore:	100
7	Team To be submitted with back papers & Annexure	Based on credentials and experience of the team for the project	50

Technically qualified bidders alone will be intimated to participate in the commercial bid opening (bids submitted online) to identify L1 bidder, and the evaluation will take into account the following factors:

The Bill of Material must be attached in Technical Bid as well as Commercial Bid. The format will be identical for both Technical Bid and Commercial Bid, except that the technical bid should not contain any price information (Prices to be masked). Technical bid without Bill of Materials will be liable for rejection. Any deviations from

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the Bill of Material / non-submission of prices as per the format shall make the bid liable for rejection.

The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the entire outflow of the Bank for undertaking the scope of work.

In case there is a variation between figures and words, the value mentioned in words will be considered.

Note:
The highest technical bidder may not automatically qualify for becoming successful bidder and for award of contract by the bank.

The Successful Bidder shall be the first ranked Bidder (having the highest combined score). The final decision on the successful bidder will be taken by the bank. The implementation of the project will commence upon acceptance of purchase order by the successful bidder.
If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted.

In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.

The bank will calculate the scores up to two decimal points only. If the third decimal point is greater than 0.005, then the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

The scores of the bidders based on technical evaluation will not be shared / communicated to the bidders.

Commercial Evaluation:

The commercial evaluation will be done as per the commercial bids submitted by bidders. The Commercial Bids of the Technically Empaneled vendors will only be considered for commercial evaluation. The date and time of opening commercial bids will be informed to such technically empaneled vendors later.

The envelope containing Commercial Offer should include only the commercial quote for the product offered as per the format enclosed. Please note that no other information other than the price & other information called for should be furnished.

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18. Period of validity:

The selected bidder will be required to keep the price valid for a period of 06 months from the date of issuance of 1st Purchase Order. There shall be no increase in price for any reason whatsoever during the period of 06 months and Bank may place the additional Purchase Orders to the selected bidder for any or all of the services at the agreed unit rate for line items as mentioned in the commercial bid.

19. Liquidated Damages:

Notwithstanding Bank's right to cancel the order, liquidated damages at 1% (One percent) of the price of undelivered portion/ not installed services of per week will be charged for every week's delay in the specified delivery schedule subject to a maximum of 10% of the total cost of ownership. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the Bidder or from the performance Bank Guarantee. Liquidated damages will be calculated per week basis. The Bank reserves its right to recover these amounts by any mode including adjusting from any payments to be made by the Bank to the Bidder. Bank may invoke the Bank Guarantee for further delay in in delivery & migration.

20. Warranty & AMC:

The Selected Bidder must provide 3 (Three) year on-site comprehensive warranty for all items to be supplied under this RFP covering all parts and labour from the date of acceptance of the systems by Bank at the respective locations i.e. on-site comprehensive warranty and two year ATS/AMC (4th Year ATS/AMC & 5th Year ATS/AMC),

i. During the warranty period, the vendor will have to undertake comprehensive maintenance of the entire application, system software, hardware and accessories supplied by the vendor.

ii. The bidder shall be fully responsible for the manufacturer's warranty for all equipment, accessories, spare parts etc. against any defect arising from design, material, manufacturing workmanship, or any act or omission of the manufacturer / bidder or any defect that may develop under normal use of supplied equipment during the warranty period.

iii. Warranty shall not become void even if Bank buys any other supplemental hardware from a third party installs it with / in these machines. However, the warranty will not be applied to such hardware installed. Besides the above, the vendor will have to enter into Service Level Agreement (SLA) with the Bank.

Further, the supplier is also required to provide Technical / Maintenance support for the items supplied, for the period of warranty. However, Bank reserves the right to

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award a third-party AMC also. At any point in time, the supplier may be required to duly handover the machines and components thereof to any party, which may be indicated by the Bank, for the purpose of further maintenance.

21. Term of execution of work:

The vendor shall deliver and complete the installation of all the devices and rollout the entire solution within 8 weeks from the date of issue of the Purchase Order.

22. Delivery Condition:

Sl. No.	Activities	Duration
1	Delivery of hardware, software and Corporate perpetual license, installation, development, customization, integration and configuration at DC.	4 weeks
2	User Acceptance testing of LOS, Pilot Run along with Audit review and submission of reports.	1 week
3	User Acceptance testing for on boarding of Bank on LOS. Successful Certification for LOS.	2 week
4	Documentation/DR Config/training and Go-Live	1 week

The products will be accepted by Bank only after completion of installation, testing and due signing of the installation reports. The vendor shall insure the products against any damage arising due to transportation and handling at both vendor location as well as delivery location.

If the vendor fails to deliver all the products ordered within the stipulated time schedule or by the date extended by Bank, it will be a breach of contract. In such case, Bank may foreclose EMD amount without any notice.

23. Offer Validity Period:

The offer should remain valid for a period of 03 months from the date of opening of price bid. Bank reserves the right to request the vendors for extension of offer validity.

24. No Price Variations:

The commercial offer shall be on a fixed price basis. No upward revision in the prices would be considered during the offer validity period.

25. No commitment to accept lowest or any tender:

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Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever.

26. Right to alter quantities:

a. The Bank reserves the right to alter the number of hardware/software/licenses specified in the tender in the event of changes in plans of the Bank. Any decision of Bank in this regard shall be final, conclusive and binding on the bidder. The bank reserves the right to place order for additional hardware/software/licenses at the agreed price during the contract period with the same terms and conditions. Bank is not obligate to purchase all the quantity of the hardware/software/license as mentioned above.

b. The bidder should provision variation in quantities in the range of +/- 10 %.

c. In case of amalgamation/ merger of CGGB with any other bank, the selected bidder has to extend the services as per the commercials finalized in this bid till entire data of CGGB is migrated to new entity.

d. In case CGGB acts as anchor bank, the selected bidder should extend required support for data migration from other entities to CGGB and ongoing support till end of contract period. Commercials will be negotiated at the time of amalgamation of the other RRBs.

27. Order Cancellation:

The Bank reserves its right to cancel the Order/ Service Level Agreement by giving a written notice of ninety (90) days which will be inclusive of a cure period of thirty (30) days before cancellation of the Order/Service Level Agreement, in event of one or more of the following situations, that have not occurred due to reasons solely and directly attributable to the Bank alone:

i. The bidder commits a breach of any of the terms and conditions of the offer or any of the terms and conditions of the Purchase Order / SLA.

ii. Serious discrepancy in the quality of service expected during the implementation, rollout and subsequent maintenance process.

iii. The bidder goes into liquidation voluntarily or otherwise.

iv. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the order.

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v. The progress regarding execution of the order accepted made by the vendor is found to be unsatisfactory.

vi. Non-compliance of the scope of the job.

vii. Repetitive failure of the deployed personnel to perform the job to the satisfaction of the bank.

viii. On the events of data piracy / privacy / system failures / security failures.

ix. If deductions on account of liquidated damages exceed more than 10% of the total order price.

In case of cancellation of the Order/Service Level Agreement due to the above stated situations, the following consequences will entail:

I) In case the selected bidder fails to deliver the ordered hardware, software, services and FM resources as stipulated in the delivery schedule, the Bank reserves the right to procure these deliverable from alternate sources at the risk, cost and responsibility of the selected bidder with the capping of 125% of the original quoted cost for such deliverable as per commercial bid.

II) If the bidder does not perform satisfactorily or delays execution of order, the Bank reserves the right to get the balance order executed by another party of its choice by giving 30 days' notice for the same. In this event the bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable as per commercial bid, which the Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.

III) The Bank reserves the right to recover any dues payable by the bidder under the contract from any amount outstanding to the credit of the bidder, including the bills and /or invoking the Bank Guarantee under this purchase order.

IV) In case of cancellation of order, any advance payments (except payment against ATS) made by the Bank to the Vendor for implementation of project, would necessarily have to be returned to the Bank, if bidder fail to return such payment within 30 days, then vendor have to be returned amount to the Bank with interest @ 15% per annum , further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.

V) Vendor should be liable under this section if the contract/ purchase order has been cancelled in case sum total of penalties and deliveries exceeds 10% of the TCO.

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VI) In case of order cancellation Bank will notify selected bidder with 90 days' notice period inclusive of 30 days cure period before cancellation of the Order. However, it is clarified that the notice should specifically contain that the 90 days period for cancellation is inclusive of cure period of 30 days, if the Vendor fails to cure within 30 days time the notice for cancellation will became absolute.

28.   Termination:

Bank shall have option to terminate/cancel this RFP at any stage without any prior notice. In following events Bank shall terminate this assignment or cancel any particular order if service provider:

a) breaches any of its obligations set forth in this assignment or any subsequent agreement and such breach is not cured within thirty (30) Working Days after Bank gives written notice; or
b) failure by Service Provider to provide Bank, within thirty (30) Working Days, with a reasonable plan to cure such breach, which is acceptable to the Bank. or
c) The progress regarding execution of the contract/ services rendered by the Service Provider is not as per the prescribed time line, and found to be unsatisfactory; or
d) Supply of substandard materials/ services ; or
e) Delay in delivery / installation / commissioning of services; or
f) If deductions of penalty exceeds more than 10% of the total contract price; or

Bank may terminate this RFP or subsequent agreement on happening of following events:
a) The vender unable to pay its debt as they fall due or otherwise enters into any composition or arrangement with or for the benefit of its creditors or any class thereof;
b) A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets or revenues of the vendor and such appointment continues for a period of twenty one (21) days;
c) The vendor is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation.
d) Failure of the Bidder make good the situation within the remedy period
e) The selected Bidder commits a breach of any of the terms and conditions of the RFP / contract.
f) The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise
g) An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.
h) Discrepancy in the quality of service / security expected during the implementation, rollout and subsequent maintenance process.
i) The vender becomes the subject of a court order for its winding up. Notwithstanding above, in case of change of policy or any unavoidable circumstances Bank reserve the right to terminate this assignment or any subsequent agreement and

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/ or any particular order, in whole or in part by giving Service Provider at least 30 days prior notice in writing.

28.1 Termination for Convenience

The Bank reserves the right to terminate the contract, whether in entirety or in part, at its discretion. A written notice of 90 days will be provided to the Successful bidder indicating such an intent.

The termination notice will clearly state:

1. That the termination is for the bank's convenience.
2. The specific sections or portions of the contract affected by the termination.
3. The effective date of termination.

Any Goods that are finalized and prepared for delivery within thirty (30) days post the Supplier's receipt of the termination notice will be procured by the Bank according to the originally agreed contract terms and prices.

For any remaining Goods, the Bank has the discretion:

a. To request the completion and delivery of any segment of the Goods, adhering to the original contract terms and prices.

b. To revoke the remainder of the contract and compensate the Supplier an agreed sum for the partially completed Goods and Services. This also includes reimbursement for materials and parts that the Supplier had acquired prior to receiving the termination notice.

29. Effect of termination:

If bank terminate or cancel the assignment on the default mentioned in the termination clause, in such case Bank reserves the right to get the balance contract executed by another party of its choice. In this event, the Service Provider shall be bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the selection of a new service provider and for execution of the balance of the contract.

Immediately upon the date of expiration or termination of the Tender and subsequent Agreement, Bank shall have no further obligation to pay any fees for any periods commencing on or after such date.

Without prejudice to the rights of the Parties, upon termination or expiry of this Tender and subsequent Agreement, Bank shall pay to Bidder, within thirty (30) days of such termination or expiry, of the following:

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a) All the undisputed fees outstanding till the date of termination;

b) Upon the termination or expiry of this Tender and subsequent Agreement:

c) The rights granted to Bidder shall immediately terminate.

d) Upon Bank's request, with respect to

(i) any agreements for maintenance, disaster recovery services or other third-party services, and any Deliverables not owned by the Bidder, being used by Bidder to provide the Services and

(ii) the assignable agreements, Bidder shall, use its reasonable commercial endeavors to transfer or assign such agreements and Bidder Equipment to Bank and its designee(s) on commercially reasonable terms mutually acceptable to both Parties.

e) Upon Bank's request in writing, Bidder shall be under an obligation to transfer to Bank or its designee(s) the Deliverables being used by Bidder to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated

30. Sub-Contracting:

Any type of formation of consortium, sub-contracting and joint assignments will not be allowed/ considered. Such proposals will be disqualified.

31. Empanelment of vendor:

The lowest bidder will be selected as L1 vendor and order will be placed on the L1 vendor. The bidder/ OEM shall provide an undertaking that the Model offered & empaneled will be available & supplied during the period of the empanelment.

32. Right to Accept/Reject the Offer:

Bank reserves the right to accept or reject any offer submitted in response to this RFP and to annul the process at any time prior to placing of purchase order, without thereby incurring any liability to the affected vendor or any obligation to inform the affected vendors of the grounds for Bank's action.

No columns of the tender should be left blank. Offers with insufficient information and Offers, which do not strictly comply with the stipulations given above, are liable to be rejected.

Bank may accept or reject, in full or in part, any or all the offers, without assigning any reason thereof whatsoever in writing.

The Bank will not be obliged to meet and have discussions with any bidder and / or to entertain any representations in this regard.

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33. Integrity Pact:

Bank believes in total transparency, integrity and accountability in its functioning. As per the directions of CVC, Bank proposes to execute Integrity Pact with the bidder focused on enhancing transparency in its business transactions, contracts and procurement processes.

The bidder shall submit the bid/tender along with the "Integrity Pact", as per *Annexure 10* on a non-judicial stamp paper of Rs.100/- along with the bid/tender document, duly signed on all pages and the details filled in properly. All pages of the Integrity Pact shall be signed by the same signatory who signs the bid document and has the authority on behalf of the C.E.O of the company he represents.

The non-judicial stamp papers are to be purchased in the name of the Bidder or Bank and the date of purchase should not be earlier than six months of date of execution.

The acceptance of Integrity Pact shall be unconditional and the bidder must not change any contents of the Integrity Pact. If the contents of the Integrity Pact are changed by the bidder, the bid will be rejected.

The bidder shall submit the Integrity Pact duly signed by the person(s) signing the bid. Bidders are required to clearly indicate the name and designation of the signatory (ies) as well as the name and address of the witnesses.

If the Bidder is a partnership or a consortium, the Integrity Pact shall be signed by all the partners or consortium members.

The signed Integrity Pact should be enclosed with the technical offer of the bid only. Bids received without the signed Integrity Pact and/or without details filled in shall be rejected.

34. Dispute Resolution, Governing Law and Jurisdiction:

All disputes and differences of any kind, whatsoever, shall be referred by either party (the Bank or the Bidder), after issuance of 30 days' notice on writing to the other, clearly mentioning the nature of the dispute/differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the disputes and differences strictly under the terms and conditions of this contract, executed between the Bank and the Bidder. The arbitration shall be governed by the provisions of the applicable Indian Laws. The award shall be final and binding on both the parties. The venue for arbitration shall be at Guntur, AP.

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35. Force Majeure:

Notwithstanding the above provisions, the Successful bidder shall not be liable for penalty or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, wars or revolutions and epidemics. If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means of performance not prevented by the Force Majeure event.

36. Confidentiality:

The RFP document contains confidential information proprietary to the Bank. The Bank is bound by an agreement of confidentiality and secrecy with regard to the dealings of all customers, particularly the borrowers. The selected Bidder shall take all precautions necessary to keep the information totally confidential and under no circumstances it will be disclosed to any third party or competitors. The Bidder shall render himself liable for disqualification/premature termination of contract apart from other legal action as may be warranted for any laxity on his part. The Bank is entitled to be indemnified by the Bidder for any loss/damage to reputation and / or for any breach of confidentiality. The information referred to shall include but not restricted to any and every information concerning the Bank and its customers which the Bidder comes to know only on account of his being associated with the Bank through the contract which the Bidder otherwise would not have had access to. The Bidder shall also not make any news release, public announcements or any other reference on RFP or contract without obtaining prior written consent from the Bank. Any reproduction of this RFP by Photostat/Electronic or any other means is strictly prohibited without prior consent of the Bank.

37. Important Points:

The Bid shall be submitted with following documents in the same sequence without which the tender will be summarily rejected. **All the pages in the respective bids should be serially numbered and signed by the authorized person.**

Liabilities of Bank:

This tender document serves as an invitation for bidder responses and does not constitute a contractual offer. No contractual obligation arises from this tender

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process unless a formal contract is signed and executed by authorized officials of both the Bank and the bidder.

Substitution of Team Members:

Resource Planning: The BID must outline the resource planning for the project, including the number of personnel, their skill profiles, duration of employment, and any other relevant details.

Substitution Restrictions: Once key staff members are identified for the project, their substitution is generally not permitted. However, exceptions can be made if:

1. The substitution is essential to prevent undue delays.

2. The substitution is crucial for fulfilling obligations.

In these cases, the Bidder may propose a substitution only with the Bank's agreement, ensuring that the replacement has equivalent qualifications and expertise.

Exceptions for Immediate Substitution: The Bidder can make immediate substitutions without the Bank's agreement under the following circumstances:

1. Resignation
2. Termination for cause
3. Death or disability
4. Extended medical leave
5. Loss of work authorization

Penalty for Unsatisfactory Substitution: If the Bank deems a substitution as unsatisfactory due to a mismatch in qualifications and expertise, and the Bidder fails to remedy the situation, the Bank holds the right to:

1. Terminate the contract.

2. Enforce liquidated damages equivalent to 10% of the contract value.

Bank's Right on Team Composition: The Bank retains the right to request the Bidder to replace any team member during the project. The Bidder must ensure that such substitutions do not impact the project's timeline.

I) TECHNICAL BID COVER:

Technical Bid Annexures.

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II) COMMERCIAL BID COVER:

Commercial Bid Format Form- A & B.

Dr. B V Ramana Rao
General Manager
(Encl: As above)

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Annexure 1 – Compliance Certificate

To,
General Manager,
Chaitanya Godavari Grameena Bank,
Head Office,
3rd Floor,Raghu mansion.
4/1, Brodipet,
Guntur – 522 002

Dear Sir,

RFP Ref no. No 099/51/RFP/2023-24/05 Dt. 30/11/2023
Subject: Declaration and Acceptance of Terms and Conditions and Confirmation of offer

The details submitted in this document are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, Chaitanya Godavari Grameena bank has the right to summarily reject the proposal and disqualify us from the process.

We confirm having understood the entire bid process, contents of RFP with all its terms and conditions and undertake to abide by the terms and conditions. We have also understood that the Bank may add, alter, modify the terms and conditions and post the required information in its website under Tenders column and all such additions, modifications, alterations will form part of the RFP.

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

We confirm having met all the criteria set out for Bidder's eligibility including financial soundness. We also confirm that we are not blacklisted by any Government organization or Govt. agency or Banks in India There is no legal action against our organization for any cause in any legal jurisdiction, which will impose restrictions to the ability of the Bidder in carrying out its obligations under this RFP.

We confirm and warrant that key project personnel to be deployed in this project have been sufficiently involved in similar projects in the past.

Authorized Signatory with Seal

Date:
Place:

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Annexure 2 – Bidder Constitution and Contact Profile

Company Profile

1. Name of the Company:

2. Address of Registered Office / Head Office:

3. Phone Number (with STD Code):

4. Fax Number:

5. E-mail id:

6. Constitution (Public Ltd Co., / Pvt., Ltd., Co. / Partnership/ Proprietary Concern etc.):

7. Date of Establishment:

8. Name of Chief Executive:

9. Name of Contact Person- and Phone No at Hyderabad:

10. Location of Factory, if applicable:

11. Line of Activity:

12. Date from which the product offered in the tender are marketed:

13. Products Developed / Serviced (Attach product literature)

14. Details of Quality Certifications Obtained for the Company & its Products, such as ISO-9001:2000 etc. (attach Photostat copies).

15. Total Number of Employees:

Authorized Signatory with Seal

Date:
Place:

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Annexure 3 – Financial Details of the Company
(To be included in Technical Bid Envelope)

(In Rs in Lakhs)

Financial Year	2020-21	2021-22	2022-23
Audited (A) / Provisional (P)	**(A)**	**(A)**	**(A)**
Paid up Capital			
Tangible Net Worth			
Total Assets			
Total Sales (net of excise)			
PBDIT			
Profit after Tax			

Attach annual reports / duly audited financial statements for the latest three financial years.

Date:
Place: **Signature of Authorized Official with Seal**

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Annexure 4 –Bidder's Support Centre

Number of Offices within India:

Total Number of Offices:

Furnish information about Support Centers

Sl. No.	City / State	Address	Name of Person In-charge and Phone No	No. Of Qualified Support Engineers & their qualifications	Whether adequate trained Manpower, knowledge base & stock of spares available for support

Date:
Place: **Signature of Authorized Official with Seal**

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Annexure 5 – Credentials: Projects handled by bidder
(Multiple sheets to be used to provide reference site details)

Details of LOS projects implemented and maintained by the Bidder			
REFERENCE SITE DETAILS:	**1**	**2**	**3**
Organization details			
Contact person details with address, phone numbers (Land / Hand), email id.			
Details of the project			
Broad outline of architecture			
Platform details			

Date:

Place:

Signature of Authorized Official with Seal

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Annexure-6 – Eligibility Criteria

Sl No	Eligibility Criteria	Supporting Documents	Compliance (Y/N)
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and been in operation in India for at least 3 years as on the date of bid submission.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate.	
2	The annual turnover in the preceding three financial years 2020-21, 2021- 22, 2022-23 of the bidder should not be less than Rs.25.00 crores in each of the three years.	Self-attested Copies of audited financial statements, duly certified by auditor along with the auditor's report to be enclosed.	
3	Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement – STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.	The bidder to submit certificates from the Banks / Organisations along with the copy of Purchase Order to the effect that the solution is implemented and working satisfactorily.	
4	The bidder shall be the OEM of the proposed Digital Lending Platform (DLP) solution. The bidder will be responsible for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution during the contract period. OEM should have its development & support center in India. This should be full fledge establishment and not created	If the applicant is a OEM, an Undertaking Letter has to submitted to this effect	

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	for the submission of this Bid.		
5	The bidder should have ability to provide on-site resources in Hyderabad and Chennai (in case of DR), at the Bank's desired location for implementation and support as per need of the Bank with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational Banking, business, functional, report level requirements of the Bank and regulatory requirements for each module of proposed digital lending solution.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.	
6	The Bidder should have at least 100 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testing in (Web/ Mobile), Design Engineering (UI/UX Designers), Business Analyst / Subject Matter Expert (in Banking Domain etc.) – (excluding the resources in support and Maintenance Activities) as on the date of RFP.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.	
7	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum /	Undertaking as per Annexure-IX to be submitted.	

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	Order and we submit the proof of registration herewith.	
8	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.
9	The Bidder should not have been blacklisted/ debarred by the Central Government/ State Governments/ Semi-Government departments / Regulatory Authorities / Financial Institutions/ banks/ Public Sector Undertakings in India and overseas.	A Self-Declaration to be furnished by the Bidder on the Company's letter head for the same as per Annexure-II.
10	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates/ Group Companies/ member firms, nor from any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates/ Group Companies/ member firms	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.
11	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up	Self-Declaration on Bidder's Letterhead signed by the authorized signatory.

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| 12 | The Bidder's Firm should not be owned or controlled by any Director or Employee (or Relatives) of the Bank | Self-Declaration on Bidder's Letterhead signed by the authorized signatory | |

Date:
Place:

Signature of Authorized Official with Seal

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Annexure 7 Technical Specification/Compliance

Sl No	Particulars	Mandatory/Desirable	Bidders Compliance (Y/N)	Bidders remarks	Maximum Marks
1	The platform should be set up to display customer journeys, assisted customer routes, or particular journey stages on a web portal or mobile application. Furthermore, the platform needs to connect with the bank's mobile app, website, internet banking, chatbot, kiosk, ATM, and other related devices or services or appliances using methods like web view, SDK, URL redirection, or any other integration method the bank demands. The web application must be compatible with major browsers including Google Chrome, Microsoft Edge, Apple Safari, and Mozilla Firefox.	M			20
2	The platform should offer users and customers a seamless Omni-channel experience, ensuring a consistent, user-friendly interface (UI) and a top-notch user experience (UX).	M			20
3	The platform ought to employ web-based technology, adhering to a multi-tiered (at least 3-tier) structure, and should incorporate cloud-native design principles, including a user interface that's both web and touch-responsive.	M			15
4	The system ought to adopt a modular application structure, emphasizing hyperscalability, and dividing the functions of applications into distinct, standalone services.	M			15
5	The platform must be designed with both horizontal and vertical scalability to ensure high availability. This is essential to accommodate anticipated growth in transaction volumes and an increase in concurrent users in the future.	M			15
6	The platform must have the capability to initiate automated alerts and notifications, tailored to the specific preferences of customers and appropriate Bank users in line with individual use-case scenarios. These notifications should be hyper-personalized, dispatched across preferred communication channels and timings. Additionally, the platform should be adept at integrating with the bank's pre-existing SMS and Email gateways.	M			20
7	The platform is required to utilize the bank's data to tailor experiences for consumers either in real-time or near real-time, contingent upon specific use-case scenarios.	D			15
8	The platform must offer the capability to construct	D			15

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	diverse User Interface (UI) designs, equipped with Low Code/No Code builder functionalities.				
9	The platform is required to support configuration for multi-lingual, device-independent web portals and mobile applications, catering to customers, bank employees, or partners.	M			20
10	The platform must offer an interface that seamlessly integrates with the Bank's Middleware System, as well as various internal and external systems. This integration should be facilitated through web services messaging formats such as REST API and SOAP, utilizing standardized data structures like JSON, XML, ISO 8583, among others.	M			20
11	The platform is required to have the capability to Extract, Transform, and Load (ETL) data from source systems and possess the capacity to process and consume Big Data.	M			15
12	The platform is expected to provide functionalities for customers, branch personnel, bank users, and agents to recommence their tasks or activities from the exact point they were interrupted, across all available channels. Furthermore, customers and users should be able to finalize any processes or use-case scenarios with a minimal number of clicks, aligning with EASE guidelines, industry standards, and recognized best practices. The application must also demonstrate the capability to operate in offline circumstances when network connectivity is weak or non-existent. In such scenarios, the application should store relevant data and subsequently synchronize with the primary database once network connectivity is restored. After successful synchronization, data that was temporarily stored during the offline period should be completely removed from the mobile client device.	D			15
13	The platform is mandated to offer a seamless integration mechanism for various Fintech entities. It should not only have the capability to consume APIs but also ensure the provision of well-structured and comprehensively documented Open APIs for accessibility by third parties and Fintech entities. Furthermore, the platform must exhibit proficiency in managing both Synchronous and Asynchronous communication calls.	M			15
14	The platform is required to incorporate robust authentication mechanisms, inclusive of two-factor authentication for both individual customer and assisted journeys. It must be compatible with standard	M			15

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	authentication protocols such as OAuth, OpenID, and SAML, among others. Additionally, the platform should facilitate user authentication through social media credentials or the bank's CIAM (Customer Identity and Access Management) solutions.			
15	The platform must offer configurable capabilities for generating on-demand and real-time reports, reconciliation data files, dashboards, and the like, tailored to the specific requirements and standards set by the Bank. Additionally, these reports should allow for detailed insights, featuring drill-down, slice and dice, as well as multi-dimensional viewing/reporting options.	D		15
16	The platform is expected to feature a robust integration layer, facilitating seamless connectivity with the Bank's analytics systems, CRM systems, and other internal systems. This integration should ensure effortless data exchange tailored to diverse use-case scenarios.	D		15
17	The platform is mandated to employ a Micro-services-based architectural framework, ensuring decoupling and providing flexibility in the deployment of new features and capabilities.	M		15
18	The platform must be cloud-native, primed for a smooth transition from on-premises to cloud environments. It should also support runtime containerization, enabling on-demand or automated scaling seamlessly. This scalability should be driven by request volume, infrastructure resource utilization, or the need to enhance concurrent instances upon reaching predefined utilization thresholds.	M		15
19	The architecture must possess the capability to augment the number of concurrent instances, ensuring that both the application and database server metrics remain under 70% utilization, encompassing parameters like CPU, Memory, and other infrastructure components.	M		15
20	The platform is expected to feature comprehensive logging and monitoring capabilities, integrating seamlessly with the Bank's SIEM (Security Information and Event Management) and any other monitoring or security solutions in place. Additionally, it's imperative that the platform guarantees the logs produced are secure and resistant to tampering.	M		20
21	The platform is required to seamlessly integrate with the Bank's established Ticketing tool and Application Performance Monitoring Tool.	M		10
22	The platform must have the ability to log both successful and unsuccessful authentication attempts or events.	M		10
23	The platform is mandated to support integration with	M		15

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	Active Directory (AD), LDAP, SSO, and IDAM Solutions to facilitate single sign-on authentication for specified users.				
24	The platform must encompass security and control features in alignment with OWASP and PADSS standards within the application framework.	M			20
25	The platform is required to ensure High Availability, maintaining a minimum uptime of 99.50%. Additionally, it must adhere to the stipulated response times and Transactions Per Second (TPS) as delineated in the Service Level Agreement (SLA) criteria.	M			20
26	The platform must be equipped to counteract all web application security vulnerabilities, including but not limited to Cross-site scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure cryptographic storage, and Failure to restrict URL access.	M			20
27	The platform is mandated to support load balancing with High Availability (H.A.) across multiple servers or clusters. It should ensure seamless failover, comprehensive disaster recovery, and optimal service delivery. In the event of a single application failure or any other issues, the platform must be designed with redundancy to eliminate any Single Point of Failure.	M			20
28	The solution is required to strictly adhere to data localization and privacy protection norms in line with both Statutory/Regulatory mandates and the specific policies set forth by our Bank.	M			20
29	The solution must be platform-agnostic, free from dependencies on proprietary infrastructure. It is essential that the solution is deployed on a High Availability (HA) architectural framework and possesses the capability to distribute the load efficiently across multiple active instances.	M			15
30	The platform is mandated to incorporate robust authorization controls, equipped with preventative measures against any unauthorized application/data access and dissemination. It is imperative that all Personal Information (PI), encompassing customer account details, transaction data, and any other sensitive information, is encrypted during transmission. Furthermore, the platform must guarantee Data Integrity by employing internationally recognized hashing algorithms such as MD5/SHA-2 or superior. Additionally, it should support standard encryption algorithms including AES and TLS.	M			20

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* Desirable (D) – Features categorized under this label, if currently absent in the provided platform, should be integrated by the successful bidder within the contract duration, upon the Bank's request, at no extra charge. It's imperative that all Mandatory features are available; any failure to provide these features will result in the disqualification of the bidder.

Authorized Signatory
Place: **Name & Designation**
Date: **Business Address**

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Annexure 8 – Functional Specifications

The bidder must achieve a minimum score of 50% in each of the 12 delineated categories to qualify. If they fall short of this criterion, they will be deemed technically disqualified, and will not progress to subsequent evaluation stages.

For the parameters specified below:

- A "Fully Complied" (FC) status earns the bidder full marks.

- A "Partially Complied" (PC) status garners half of the parameter's marks.

- A "Not Available" (NA) status results in no marks.

If certain functionalities are presently marked as "Partially Complied" (PC) or "Not Available" (NA) within the provided platform, it's the bidder's obligation to incorporate these functionalities during the contract's duration as and when the Bank demands. These additions must be executed without incurring any extra charges for the Bank.

The exhaustive functional specifications for modules that are part and parcel of the Digital Lending Platform are elaborated upon in the subsequent sections:

Sl No	Functional Specification	Max Marks	Bidders Compliance
	Design and Interaction 100 Marks		
1	The UI/UX should provide adaptive designs that are independent of platform or device, ensuring a consistent Omni-channel experience that's engaging, fluid, user-friendly, and adaptable.	15	
2	Display customer data, product offerings, loan decisions, and more in a compelling way to guarantee a captivating experience throughout the entire customer journey.	10	
3	The platform's UI/UX should seamlessly integrate with diverse digital outlets, including Omni channel, Internet Banking (IB), Mobile Banking (MB), kiosks, ATMs, and contact centers, among others.	10	
4	Draft the blueprints for the UI/UX design.	5	

5	Construct client-oriented forms that offer customization features, have response validation mechanisms, can pre-populate fields, and come with multiple layout choices.	10	
6	Produce documents like letters, forms, and legal loan paperwork based on preset templates automatically. These generated documents should be editable.	8	
7	Personalize the UI/UX for various users such as branch personnel, customers, field officers, controlling offices, DSAs, BCs, agents, and more, incorporating favorite widgets based on individual usage trends and role-driven preferences. Additionally, provide role-specific reports and dashboards.	10	
8	Configure and manage product offerings.	5	
9	Provide ready-made solutions that come with preset modules, workflows, integrations, etc., for standard products such as Personal loans, Home loans, Agricultural loans, Working capital loans, Vehicle loans, and Supply chain finance.	5	
10	Design fresh portfolios, products, and schemes tailored to the bank's offerings.	5	
11	Establish pricing structures (both fixed and adjustable) tied to benchmarks such as MCLR, EBLR, government initiatives, subvention, and others. This should be configurable at varying intervals, such as annually or monthly, and include criteria for risk-driven pricing.	5	
12	Outline various calculation techniques and repayment strategies, including but not limited to step-up, step-down, lump-sum payments, early repayments, and partial payments.	4	
13	Limit product accessibility based on specific regions, customer segments, and other criteria.	2	
14	Create a structured timeline outlining the fees for services, penalties, taxes, and any other applicable charges.	2	

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15	Develop several swimlanes to illustrate the workflow of a product, and incorporate processes for handling drop-off scenarios.	3	
16	Establish co-lending processes by integrating with external partners.	1	
	User Administration		
17	**User Category Creation and Access Control:** Ability to create diverse user categories (Admin, Sales Officer, Credit Officer, etc.) with distinct access privileges and role-based permissions, including handling of role conflicts.	4	
18	**User Management and Authority Delegation:** Facilities for authorized users to add, remove, or modify other users' access, aligning with organizational roles and structures.	3	
19	**Organizational Structure and Approval Limits:** Tools to define or modify organizational structures and approval limits, with options for centralized or decentralized models.	3	
20	**System Configurability and Role Mapping:** Customizable system to add new user types/levels and map relationships between users, accommodating process changes and reporting needs.	3	
21	**Interactive Functions and Document Handling:** Multi-user support with features like document access, comment tracking, and maker-checker processes for enhanced collaboration and control.	3	
22	**Mobile Integration for Field Operations:** Mobile and tablet solutions for field data, document, and image uploads.	2	
23	**Dashboard and Case Management:** Summarized views and dashboards for users to manage workloads, prioritize tasks, and handle cases efficiently.	3	
24	**Supervisory Oversight and Appraisal Overview:** Supervisor access to subordinate records and snapshot views of appraisal processes.	2	
25	**Application Status Classification and Reporting:** Classification of applications by status (approved, declined, etc.) with customizable reporting frequencies.	2	

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	Workflow Administration		
26	Flexibility to define workflows using low-code/no-code to configure/parameterize depending on channel, product, customer type, loan amount, etc.	5	
27	Support Straight-Through Processing (STP) for customer onboarding based on integration calls received from other systems like CRM, chatbot, Internet banking, Mobile Banking, external partners, etc.	5	
28	Capability to allocate specific applications to particular approvers.	4	
29	Define approver levels as single approver or multiple approvers, including a committee approach.	4	
30	Implement a queuing system with the ability to allocate based on predefined logic, such as customer type, product type, skill-based routing, existing pendency/allocation, etc.	4	
31	Support Advanced Deviation & Exception Approval Matrix, including defining deviations based on rules for pricing, demographics, and other parameters.	4	
32	Enable both sequential and parallel movement in the approval process within workflows. Allow designated users to process applications from start to finish or have limited access to specific tasks.	4	
33	Ability to reallocate or reassign cases from one user to another, with multiple back-and-forth movements of work items.	4	
34	Include the ability for escalation to higher supervisory authority if an application remains pending without any activity for a specified threshold period.	4	
35	Support the capability to re-route cases to appropriate officers and approval committees in the event of amendments, deviations, or rule-based conditions.	4	
36	Implement Turn Around Time (TAT) rules for tracking each activity within the workflow.	2	

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37	Facilitate dynamic interaction between the rules engine and the queuing process to move cases across queues based on credit processing results (e.g., risk-based scoring, instant approval, credit limit assignments).	**2**	
38	Provide a maker-checker facility across multiple levels of approvals for various activities, including deviations, deferrals, and exception approvals, and allow administrators to define this.	**2**	
39	Automatically allocate cases to users based on their roles and to a pool/team, allowing available users to select cases to work on when needed.	**2**	
40	Manually allocate cases based on user access rights.	**2**	
41	Store every version of workflow changes and provide the option to choose whether to run existing processes on an older version or force them to run a newly configured iteration.	**2**	
42	Flexibility to define workflows using low-code/no-code to configure/parameterize depending on channel, product, customer type, loan amount, etc.	**5**	
	Products, modules, and journeys should be developed to cater to both New-To-Bank (NTB) and Existing-To-Bank (ETB) customers, with an assisted mode as well as Straight-Through Processing (STP) capabilities for all lending products offered by the bank, including but not limited to:		
43	**Retail**		
	(a) Personal Loan Module with sample journeys such as Pre-approved personal loans, Personal loans for pensioners, Self-employed loans, High-value personal loans, Balance transfer loans, Top-ups (Term Loans and Overdrafts with the option for running accounts), and loan renewals.	**15**	
	(b) Home Loan Module with example journeys, including Pre-approved projects, Home Loans, Plot loans, Takeover loans, Affordable home loans under PMAY (Pradhan Mantri Awas Yojana) with required integrations, Top-up loans, and loan renewals.	**15**	

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	(c) Loan against property Module with indicative journeys like Mortgage Loan, Reverse Mortgage Loan.	**15**	
	(d) Loan against securities (such as Term Deposits, Shares, etc.) Module with sample journeys like Working Capital and Term Loan.	**5**	
	(e) Vehicle Loan Module with indicative journeys like Two-Wheeler loans, Four-Wheeler Loans (New vehicles), and Four-Wheeler Loans (Old vehicles).	**5**	
	(f) Jewel Loan Module with example journeys, including Term Loan Jewel loans with options for bullet payments and EMIs, Overdrafts against Jewel loans, Loans Against Sovereign Gold Bonds, and loan renewals.	**5**	
	(g) Education Loan Module with sample journeys like Revised IBA model.	**10**	
	(h) Consumer Durable Loan Module with example journeys like Buy Now Pay Later (BNPL), Loans against cards, and Combo Loans.	**5**	
44	**MSME**		
	(a) PMMY Module with example journeys for loans (Mudra – Manufacturing / Service / Trade) and Mudra – Agri Allied activities.	**15**	
	(b) Working Capital Module with indicative journeys based on factors such as cash flow, Maximum Permissible Bank Finance (MPBF), MPBF 2nd method, turnover, etc., covering Fresh, Enhancement, and Renewal cases.	**15**	
	(c) Term Loan Module with example journeys equivalent to our schemes like MSME, Commercial vehicle loans, etc., for Fresh, Enhancement, and Renewal scenarios.	**10**	
	(d) Bills Purchase & Discounting Module.	**5**	
	(e) Module for Renewals and top-ups for existing loans.	**5**	
	(f) Jewel Loan for Traders & Non-Agri (Priority): Term Loan and Overdraft Module.	**5**	

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	(g) Module for Government scheme loans with journeys like PMEGP, PM Svanidhi, National Portal, PSB59minutes.com, Standup India, Startup India, and other Government schemes, with facilities to handle subsidies, subventions, waivers, etc.	10	
	(h) Module for Non-Fund based limits, including Bank Guarantees (BG), Letters of Credit (LC), etc.	5	
	(i) Composite Loans, Standby facilities, Cluster Financing, Co-Lending, and Supply Chain Financing.	5	
45	**Agri Module**		
	(a) Gold Loan Agri Module.	75	
	(b) Crop Loan / Kisan Credit Card (KCC) Module.	75	
	(c) Agriculture Term Loan Module with journeys such as Tractor loans, Equipment loans, and Financing for vehicles and farm machinery.	25	
	(d) Agriculture & Allied Activity Working Capital / Term Loan Module with journeys like Financing for Dairy/Poultry, Agro Processing, and more.	25	
	(e) Agri-Infra Investment Loans, including loans for cold storages, Warehouse Receipts credit module.	25	
	(f) Self-Help Group (SHG) / Joint Liability Group (JLG) Module.	75	
46	**Fintech capabilities envisaged**		
	e-KYC capability:	10	
	1. The system must enable seamless integration with biometric devices to support e-KYC		
	2. The system should include the capability for e-KYC based on OTP verification.		
	3. It is imperative that the system integrates with the C-KYC module to enable two-way communication.		
	4. Integration with the existing Bank video KYC setup is a key requirement.		
	5. The video KYC feature must encompass Video PD, liveness checks, and geo-tagging functionalities.		

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	6. The system must provide a facility for Aadhaar verification.		
	7. It should also offer PAN card verification capabilities for both individual and incorporation purposes.		
47	OCR	10	
	1. PAN Card		
	2. LEI		
	3. Aadhaar Card		
	4. Passport		
	5. Driving License		
	6. Bank Statements		
	7. Financial Statements		
	8. ITR Documents		
	9. Ration Card and Employee-ID Card		
	10. NMNREGA, NPR, etc.		
48	"UAN Authentication: Implement an API for verifying the authenticity of the Udyam Registration Certificate, including details such as the certificate's issuance date, date of incorporation, investment in plant & machinery, classification, and related information. Additionally, provide the capability to generate a URC link for new entrepreneurs."	1	
49	"Mobile Authentication: Develop an API to validate the current status of a mobile number and determine its connection type, whether it's Prepaid or Postpaid."	1	
50	Implement an API to authenticate customer-provided email IDs during registration.	1	
51	Develop an API for authenticating IFSC codes.	1	
52	Create an API to verify bank account holder names using IFSC and account numbers.	1	
53	Design an API to authenticate 15-digit GSTINs issued by the Goods and Service Tax Network in India.	1	
54	Develop an API to retrieve GST filing data for the last 24 months.	1	
55	ITR-V Authentication: Develop an API to authenticate Income Tax Returns.	1	

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56	Platform Integration: Integrate the platform with systems to provide checks like fraud check, AML, RBI red flag, negative list and defaulter/blacklist check, De-duplication, related party transaction, cross comparison of data, internal database checks and other as required.	1	
57	Professional Bodies: Authenticate members of professional bodies such as MCA for DIN, MCI for medical professionals, Bar Council for Lawyers, IEEE for Engineers, IRDAI for insurance agents, ICAI for CAs, and other professional bodies. Utilize UDIN numbers for verification/authenticity of documents.	1	
58	Legal (Court Cases): Based on customer details, extract details of court cases filed against them and current status. Retrieve details of tax disputes from tax authorities (GST/I.T./Direct/Indirect), P.F. disputes, labor-related issues, IR disputes, property disputes, etc.	5	
59	Suit Filed Cases: Get the list of suit filed cases for a company using PAN number.	1	
60	e-Sign: Implement e-Sign capabilities.	5	
61	e-Stamping: Incorporate e-Stamping functionality.	5	
62	Penny Drop Account Verification: Verify the authenticity of penny drop accounts.	1	
63	e-NACH: Provide support for Standing Instruction, E-mandate, and NACH OCR.	5	
64	Multi Bureau Integration: Integrate with multiple credit bureaus.	5	
65	Google Maps and Geo-tagging: Utilize Google Maps and enable geo-tagging.	1	
66	EPFO Integration: Integrate with EPFO to verify employment details.	1	
67	Vahan API Integration: Integrate with Vahan API for vehicle details.	1	
68	Land Records Verification: Verify land ownership through land and revenue records.	10	
69	Crop Verification: Verify crop details using satellite images.	5	
70	Photo Liveliness Check: Implement photo liveliness checks.	1	

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71	Bank Statement Upload: Enable bank statement upload and net-banking fetch.	5	
72	Financial Data Analysis: Implement financial data analysis capabilities.	1	
73	Account Statement Analysis: Analyze account statements.	1	
74	SMS Crawl: Crawl SMS messages.	1	
75	Email Crawl: Crawl email messages.	1	
76	Social Media Crawl: Crawl social media content.	1	
77	Income Estimation Model: Implement an income estimation model.	1	
78	Salary Slip OCR: Perform OCR (Optical Character Recognition) on salary slips.	1	
79	Name Match Capability: Provide the capability to match names.	1	
80	Location Identification: Identify locations and latitude-longitude coordinates.	5	
81	Credit Card Statement Analyzer: Analyze credit card statements.	1	
82	Aadhaar Mandate (OTP & Biometric): Implement Aadhaar authentication using OTP and biometric data.	5	
83	Shop Establishment Verification: Verify shop establishment details.	1	
84	CIN, TIN, DIN Verification: Verify Company Identification Numbers, Tax Identification Numbers, Director Identification Numbers, etc.	1	
85	Communication Module: Implement a communication module.	1	
86	UAN Authentication: API to authenticate Udyog Aadhar Numbers.	1	
87	Customer Notification: Develop a system with the capability for automated SMS/Email notifications to customers, including the ability to define notification templates based on existing bank templates.	5	

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88	Communication to Sales, Credit Officers: Enable communication to sales officers, credit officers, superiors, etc.	1	
89	Link to Upload Documents: Provide a link for customers to upload documents.	5	
90	Generation of Pre-Populated Documents: The system should feature the capability to generate pre-populated documents in various desired formats. These formats include, but are not limited to, Appraisal cum Sanction Memos, Loan Sanction Letters, Loan Rejection Letters, Recommendation Letters, E-Notes, Loan Agreements, Undertakings, and more. The system should also allow processing of images in input forms to be reflected in the output format. The generated output should be available in formats such as MS Word, MS Excel, PDF, HTML, and others. The output should be in a printable format with complete alignment of text, images, and tables.	10	
	Document management module		
91	**Document Uploading and Management:** - Support for uploading scanned document images at multiple stages, including digital dockets. - All files must undergo antivirus scanning before server storage.	6	
92	**Document Creation and Encryption:** - Auto-generate pre-populated documents, forms, and letters. - Encryption and masking of documents/data during transit and at rest.	5	
93	**. Access Control and Classification:** - Controlled document access based on user permissions and rights. - Categorize documents by customer type, account type, journey, products, and roles, including a document classification library.	6	
94	**Search and Archival:** - Rapid search capabilities for documents by text, metadata, or attributes. - Smart archival feature for various document formats.	5	

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95	**Document Checklists and Integrations:**
	  - Configurable document checklists with mandatory/optional validations.
	  - Integration with the bank's existing document management system.
		4	

96	**Configuration and Customization:**
	  - Configurability for rules, risk scorecards, and credit policies using low-code/no-code interfaces.
	  - Customizable Business Rule/Credit Decisioning Engine with selective rule enable/disable.
		6	

97	**Advanced Features and Analytics:**
	  - Define multiple rules and detours for scoring, eligibility, risk-based pricing, and data analytics.
	  - Configure and deploy credit scoring, limit assessment models, and risk scorecards.
	  - Process aggregated data for Credit Risk Assessment models and Scorecards.
	  - Generate detailed credit appraisal memos.
		6	

98	**Application Processing and Decision-Making:**
	  - Handle processing in both STP and Assisted modes, including automatic real-time decisions.
	  - For Assisted mode, recommend/approve and forward applications for further processing.
	  - Exception and deviation management in credit policies.
	  - Easy adjustments to credit assessment models and simulation feature for testing new models.
	  - Categorize and store applications, generate reports, and provide real-time insights.
	  - Summarized application data for decision-making, review/reopen rejected applications, and escalation processes.
		6	

	Communication and Notification System		

99	**Automated Notifications:**
	  - Automatic notifications (SMS/Email) to customers, with customizable templates.
	  - Real-time alerts at various journey stages to applicants and stakeholders.
		2	

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100	**Stakeholder Communication:** - Communication with various stakeholders like sales officers, credit officers, and customers. - Real-time updates to partners like Fintech firms, Agencies, POS, DBs, etc.	2	
101	**Central Processing Unit (CPU) Alerts:** - Real-time alerts to CPU indicating case status and prompting workflow actions.	1	
102	**Event-Based Notifications:** - Alerts about specific events in a customer's loan journey to branches, back offices, agents, and partners.	1	
	Integrations Required		
103	Capability to integrate with the Bank's Core Banking Solution (CBS) with push and pull functionality, enabling automatic disbursement and management without repeated data entry.	25	
104	Integration with Omni channels, including Dealer showrooms, Digital partners, Fintech companies, Corporate Website, Mobile platform, POS, Net-banking, chatbot, contact centre, kiosk, and more.	25	
105	Flexibility to enroll third-party/Fintech companies for various services (e.g., lead generation) and interface with their systems seamlessly.	10	
106	Interface with the Bank's Document Management System for document management across different stages.	5	
107	Integration with Bank's SMS, Email services, Mobile banking, internet banking, UPI, and Payment gateways.	5	
108	Capability to allocate specific cases to service providers with controlled access for uploading reports.	5	

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109	Provision of a Software Development Kit (SDK) for integration with applications like CRM, Omni-channel, Internet Banking, Mobile Banking, Chatbot, third-party apps, etc.	10	
110	Support for integration with government-initiated portals such as vidyalakshmi portal, PSBloansin59minutes.com, pmswanidhi, standup India, PMEGP, National Common Portal for Credit Linked Government Schemes, NeSL's DDE, etc.	10	
111	Online integrations support through various formats (APIs, SDKs, etc.) and compatibility with internet protocols like SOP, TCP/IP.	5	
112	**Dashboard and Reporting Requirements**		
113	Ability to define operational dashboard parameters, presentation style, levels, and products.	10	
114	Provide access to multiple dashboards with flexibility of adding filters.	7	
115	Reports related to system performance metrics like response times, up times, etc.	5	
116	Flexibility in defining new reports with various distribution methods.	7	
117	Extract standard reports in PDF,Excel and all other exportable formats.	6	
118	Business parameter reports like product-wise total sanctions, pending, rejected loans, etc.	3	
119	Various reports including SLA, Scorecard, User Access Rights, Executive Summary, Audit, etc.	7	
120	Bidder to prepare and share wireframes for the Dashboard.	5	
121	**Audit Trails**		
122	Functionality for audit trail report on all system activities.	15	
123	Provide history of parameter changes.	10	
124	Vendor responsibility for audit observation resolutions.	20	
125	Provide error codes and error log management.	5	

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Annexure 9 - Non – Disclosure Agreement Format
(To be printed on Stamp Paper & To be included in Technical Bid)

Strictly Private and Confidential

To,
The General Manager,
Chaitanya Godavari Grameena Bank,
Head office,
3rd Floor, Raghu mansion,
4/1 Brodipet, Guntur – 522 002

Dear Sir,   **Date:**

RFP Ref. No.099/51/RFP/2023-24/05, Dt. 30/11/2023

Confidentiality Undertaking

We acknowledge that during the course of the Engagement for RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS). We shall have access to and be entrusted with Confidential Information. In this letter, the phrase "Confidential Information" shall mean information (whether of a commercial, technical, scientific, operational, administrative, financial, marketing, business, or intellectual property nature or otherwise), whether oral or written, relating to Chaitanya Godavari Grameena Bank and its business that is provided to us pursuant to this Agreement.

In consideration of the bank making Confidential Information available to us, we agree to the terms set out below:

1. We shall treat all Confidential Information as strictly private and confidential and take all steps necessary (including but not limited to those required by this Agreement) to preserve such confidentiality.
2. We shall use the Confidential Information solely for the preparation of the Engagement and not for any other purpose.
3. We shall not disclose any Confidential Information to any other person or firm.
4. We shall not disclose or divulge any of the Confidential Information directly or indirectly to any other client of ours.
5. We shall seek the bank's prior written consent to disclose the information, except in cases where such disclosure is required by any rule or requirement of law or any regulatory authority with which we are bound to comply
6. This Agreement shall not prohibit disclosure of Confidential Information:
   i. To our employees who need to know such Confidential Information to assist with the Engagement and in the review processes
   ii. To our professional advisers for the purposes of our seeking advice. Such professional advisors will be informed of the need to keep the information confidential.

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7. This Agreement shall not apply to Confidential Information that:
    i. Is in the public domain at the time it is acquired by us
    ii. Enters the public domain after that, otherwise than as a result of unauthorized disclosure by us
    iii. Is independently developed by us.
8. This Confidentiality Agreement shall continue for two years after the completion of the engagement unless and to the extent that the bank may release it in writing.
9. We acknowledge that the Confidential Information will not form the basis of any contract between the bank and us.
10. We warrant that we are acting as principal in this matter and not as agent or broker for any person, company, or firm.
11. We acknowledge that no failure or delay by the bank in exercising any right, power, or privilege under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise thereof or the exercise of any other right, power, or privilege.
12. This Agreement shall be governed by and construed in accordance with Indian laws and any dispute arising from it shall be subject to the exclusive jurisdiction of the Indian courts.

We have read this Confidentiality Undertaking carefully and confirm our agreement with its terms.

With kind regards

Yours sincerely

Authorised Signatory:

Name:

Title/position:

Date:

Company Seal:

Duly authorised for and on behalf of

Chaitanya Godavari Grameena Bank

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Annexure 10

PRE CONTRACT INTEGRITY PACT
(Printed on Stamp Paper)

Chaitanya Godavari Grameena Bank 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, regulations, economic use of resources and of fairness/transparency in its relations with its Bidder(a) and / or Contractor(s).

In order to achieve these goals, the Principal will appoint 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 Office and in addition can initiate disciplinary actions.

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

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advantage of any kind whatsoever during the tender process or during the execution of the contract.

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

of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/Contractor(s) will not use improperly, for 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.

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. The firm will be banned from all future business dealings also.

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.

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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.

Section 6 – Equal treatment of all Bidders/ Contractors

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

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

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

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 Chairman, Chaitanya Godavari Grameena 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.

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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 chairman, Chaitanya Godavari Grameena 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 Chairman, Chaitanya Godavari Grameena 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 Chairman, Chaitanya Godavari Grameena Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman Chaitanya Godavari Grameena 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 work '**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 Chairman of Chaitanya Godavari Grameena Bank.

Section 10 – Other Provisions
This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. Guntur.

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

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

3. 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.

4. Issues like Warranty/Guarantee etc. shall be outside the purview of IEMs.

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

_____   _____

(For & On behalf of the Principal)   (For & On behalf of Bidder/Contractor)
    (Office Seal)   (Office Seal)

Place :   Date :

Witness 1:   Witness 2 :

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

     _____   _____

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Annexure 11

Articles of Agreement

This Agreement (the "Agreement") is entered into this _____ day of _____2023 at _____.

BY AND BETWEEN

Chaitanya Godavari Grameena Bank having its Head Office at Guntur (hereinafter called "Bank") of the one part and _____(hereinafter called "the Vendor/contractor/Bidder" , which expression shall unless excluded by or repugnant to the context deemed to include its successor/s in office or permitted assigns) of the other part.

And Whereas
a. The Bank has floated RFP for Selection of Vendor for RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS) dated_____and subsequent addendum there to (herein after together referred to as RFP)
b.   In response to RFP the vendor amongst others had submitted its technical and commercial bid for proposed solution to bank, for which bid was opened on _____ and subsequently the vendor has submitted proposal for implementation of AA solution on _____(Hereinafter referred to as proposal).
c.   The Bank has accepted the afore mentioned proposal vide its letter dated _____there by awarding the contract to the vendor.
d. The Vendor has furnished the requisite Performance Guarantee on _____
e. The Contract having come into force w.e.f _____, the parties now wish to sign this formal agreement in terms of the contract already awarded vide letter dated _____202_ which is already under execution.

Now therefore it is hereby agreed /acknowledged by the parties as follows

1.   The following documents attached hereto to form an integral part of this agreement.

A .   RFP Dated _____along with addendums duly signed by the vendor

B.   Commercial Bid along with bill of material for software, licenses, middleware and hardware by vendor
C.   Bank's Purchase Order dt _____ for acceptance of work/contract/conditions and acceptance from _____dt

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2. The mutual rights and obligations of Bank and the Vendor, Scope, Payment Terms, etc. shall be as set forth in the aforementioned documents.

3. The aforementioned documents shall be read and construed as forming part of this Agreement, and the parties hereto shall respectively abide by, submit themselves to the said Conditions and perform the agreements on their part respectively contained in the said conditions.

4. The agreement and documents mentioned herein shall form the basis of this Contract.

5. The Bank reserves to itself the right of altering the quantum of the work by adding to or omitting any items having portions of the same carried out without prejudice to this Contract.

6. Time shall be considered as the essence of this Contract and the Vendor/contractor hereby agrees to commence the work soon after the issue of formal purchase order and to complete the entire work within 8 weeks from the date of purchase order.

7. All disputes arising out of or in any way connected with this agreement shall be deemed to have arisen at Guntur and only Courts in Guntur, Andhra Pradesh shall have jurisdiction to determine the same.

8. That the several parts of this contract have been read by the Vendor/contractor and fully understood by the Vendor/contractor.

IN WITNESS WHEREOF the Bank and Vendor/contractor have set their respective hands to these presents and two duplicates hereof the day and year first herein above written.

IN WITNESS WHEREOF the Bank has set its hand to these presents through its duly authorized official and the Vendor/contractor has caused its common seal to be affixed hereunto and the said two duplicates hereof to be executed on its behalf, the day and year first herein above written.

SIGNATURE CLAUSE:

SIGNED AND DELIVERED BY the Chaitanya Godavari Grameena Bank by the hand
Of Shri _____
(Name and Designation) in the
Presence of _____

Address _____

_____

_____

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Signed and sealed by the vendor/contractor by the hand of Shri
_____

(Name and Designation) in the
Presence of _____

Address _____

Chaitanya Godavari Grameena Bank

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and maintenance of Loan Origination System (LOS)

Annexure 12
Undertaking for not being Black Listed
(To be submitted on bidder's letter head)

To,   Date:

The General Manager
Chaitanya Godavari Grameena Bank
Head Office, 3rd Floor, Raghu Mansion
4/1, Brodipet, Guntur

We _____ (bidder name), hereby undertake that

• We have not been blacklisted at any time by the Central/ any of the State
Governments in   India or any Financial Institution in India.
• We also undertake that we were never involved in any legal case that may affect
the solvency / existence of our firm or in any other way that may affect capability to
provide / continue the services to bank.

Yours faithfully,

Authorized Signatories

(Name, Designation and Seal of the Company)

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and maintenance of Loan Origination System (LOS)

Annexure -13 Authorization letter from OEM certifying Channel Partner/ Authorized Dealer

(This format has to be issued by Original Equipment Manufacturer on their Letter Head duly signed by authorized signatory/ies)

To,   Date:

The General Manager
Chaitanya Godavari Grameena Bank
Head Office, 3rd Floor, Raghu Mansion
4/1, Brodipet, Guntur

Dear Sir,

   RFP Ref. No.099/51/RFP/2023-24/05, Dt. 30/11/2023

We hereby certify that M/s. …………………………… (Name & Address) is an Authorized Channel Partner/ Authorized Dealer (Strike out the not applicable) for Supply, installation, support and maintenance of Software /Hardware …………… ………………………… ………. supplied by our company for the last …. (Specify) years. Further, we certify that the Authorized Channel Partner/ Authorized Dealer ship agreement with M/S ……………………… is in force and is valid up to …………. (Specify Period).

Further, we hereby certify that M/S …………………… is authorized to participate in the tender process for supply and implementation of proposed solution on our behalf and submit bids. We undertake to honor the Warranty and AMC terms & conditions as per the tender documents independent of continuation of the channel partnership / authorized dealership arrangement with M/S ……………………

We hereby undertake that the Model offered & empaneled will be available & supplied during the currency of the empanelment. Further, we confirm that the undersigned is authorized to issue this letter.

Yours Faithfully,

(Name, Designation, Address, Phone Number of the
Authorized Signatory with Company Seal)

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ANNEXURE-14

FORMAT OF PERFORMANCE BANK GUARANTEE

(To be submitted on Non-Judicial stamp paper of appropriate value purchased in the name of the issuing Bank)

To

The Chairman,
Chaitanya Godavari Grameena Bank,
Head Office, Raghu Mansion,
4/1, Brodipet,
GUNTUR – 522002.

Whereas (Name and address of the selected vendor) (hereinafter referred to as "the vendor") has undertaken for supply, installation, testing and commissioning of Passbook Printers at branches/controlling offices of Chaitanya Godavari Grameena Bank sponsored by Union Bank of India as per the purchase orders issued vide Lr.No.099/51/RFP/2023-24/___ dated _____ (hereinafter referred to as "the purchase orders")

And whereas in terms of the Conditions as stipulated in the purchase orders, the Vendor is required to furnish, a Bank Guarantee by way of Performance Guarantee, issued by a Scheduled Commercial Bank in India, in your favour, to secure due and satisfactory compliance of the obligations by the vendor on their part, in accordance with the contract, (which guarantee is hereinafter called as "the Performance Guarantee)"

And whereas the vendor has approached us, (Name of the issuing Bank) for providing the Performance Guarantee,

And whereas in consideration of the fact that the vendor is our valued constituent and the fact that he has entered into the CONTRACT with you, WE (Name of the Bank) having our Registered Office at, _____ and local office at _____, India have agreed to issue the Performance Guarantee,

Therefore, we (Name of the issuing Bank) through our local office at _____ India furnish you the Performance Guarantee in manner hereinafter contained and agree with you as follows:

We (Name of the issuing Bank), undertake to indemnify you and keep you indemnified from time to time to the extent of Rs._____/- (Rupees _____ only) an amount equivalent to 3% of the Contract

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Value 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 of the vendor of any of the terms and conditions contained in the purchase orders and in the event of the vendor default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the Contract or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs._____/- (Rupees _____ only) claimed by you on account of breach on the part of the vendor of their obligations in terms of the Contract.

Notwithstanding anything to the contrary we agree that your decision as to whether the VENDOR has made any such 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 your claim or claims under Performance Guarantee but will pay the same forthwith on your demand without any protest or demur.

This Performance Guarantee shall continue and hold good until it is released by you on the application by the vendor after expiry of the relative guarantee period of the Contract and after the vendor had discharged all his obligations under the Contract and produced a certificate of due completion of the work under the Contract and submitted a "No Demand Certificate" provided always that the guarantee shall in no event remain in force after the day of_____ without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing from the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

Should it be necessary to extend Performance Guarantee on account of any reason whatsoever, we undertake to extend the period of Performance Guarantee only on a request from the vendor till such time as may be required by your Bank.

You will have the fullest liberty without affecting Performance Guarantee from time to time to vary any of the terms and conditions of the Contract or extend the time of performance of the Contract or to postpone any time or from time to time any of your rights or powers against the vendor and either to enforce or forbear to enforce any of the terms and conditions of the Contract and we shall not be released from our liability under Performance Guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the vendor or any other forbearance, act, or omission on your part of or any indulgence by you to the vendor or by any variation or modification of the Contract or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so 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

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aforesaid or extend the period of the guarantee beyond the said day of _____ unless expressly agreed to by us in writing.

The Performance Guarantee shall not in any way be affected by your taking or giving up any securities from the vendor or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the Vendor.

In order to give full effect to the guarantee herein contained, you are entitled to act as if we were your principal debtors in respect of all your claims against the vendor hereby 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 Performance Guarantee.

Subject to the maximum limit of our liability as aforesaid, Performance Guarantee will cover all your claim or claims against the vendor from time to time arising out of or in relation to the Contract and in respect of which your claim in writing is lodged on us from the date of expiry of Performance Guarantee.

Any notice by way of request, demand or otherwise hereunder may be sent by registered post to the Bank addressed as aforesaid and if sent by registered post, it shall be deemed to have been given at the time when it would be received and duly acknowledged by the bank at its counters.

The Performance Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees heretofore given to you by us (whether jointly with others or alone) and now existing un-cancelled and that Performance Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

The Performance Guarantee shall not be affected by any change in the constitution of the vendor or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will endure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

The Performance 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.

We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the vendor.

Notwithstanding anything contained herein

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i. Our liability under this guarantee shall not exceed Rs._____/- (Rupees _____ only).

ii. This guarantee shall be valid up to _____ and ;

iii. We are liable to pay the guaranteed amount or any part thereof under this guarantee only and only if you serve upon us a written claim or demand at _____ on or before _____ (mention period of the guarantee as found under clause ii. above plus claim period).

We have the power to issue Performance Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute Performance Guarantee under the Power of Attorney to him by the Bank.

Dated this _____ day of _____ 2023

For and on behalf of

_____
Branch Manager

Seal

Address
Place

Chaitanya Godavari Grameena Bank

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Annexure – 15
Bid Security Declaration Form

To
The General Manager,
Chaitanya Godavari Grameena bank,
Head office, 3rd Floor, Raghu Mansion,
4/1, Brodipet,
Guntur – 522 002.

We, the undersigned, declare that:

We understand that bids must be supported by a Bid Securing Declaration.

We accept that we may be disqualified from bidding for any contract with the bank for a period of five years from the date of notification if we are in a breach of any obligation under the bid conditions,

- The bidder withdraws his bid before opening of the bids.

- The bidder withdraws his bid after opening of the bids but before acceptance of "Letter of Intent" or "Purchase Order".

- The selected bidder withdraws his bid / proposal before furnishing an unconditional and irrevocable Performance Bank Guarantee.

- The bidder violates any of the provisions of the terms and conditions of the RFP in the process of evaluation and up to submission of Performance Bank Guarantee.

We understand this Bid Securing Declaration shall cease to be valid if we are not the successful Bidder or after the expiration of the validity of our Bid.

Yours sincerely

Authorised Signatory:

Name:

Title/position:

Date:

Company Seal:

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COMMERCIAL BID FORM-A

Place:
Date:

To
The General Manager
Chaitanya Godavari Grameena bank
Head office, 3rd Floor, Raghu Mansion
4/1, Brodipet
Guntur – 522 002

Dear Sir,

Reg: Submission of Commercial Bid for RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS).

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS), in conformity with the said Bidding documents for the sum of Rs.................(_____) or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Bid.

We undertake, if our Bid is accepted, RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS) in accordance with the delivery schedule specified in the Schedule of Requirements/ purchase orders issued from time to time.

If our Bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to prescribed percent of the each of Purchase Order Price, placed on us, for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by the Bid and the rates quoted therein for the orders awarded by the Bank up to the period prescribed in the Bid which shall remain binding upon us. Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988". We understand that you are not bound to accept the lowest or any Bid you may receive.

Dated this…………………… Day of……………………….. 2023

(Signature)
(Name)   (in the capacity of)
Duly authorized to sign

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COMMERCIAL BID FORM-B

1) Hardware Cost

Sl No	Description	Qty (A)	Unit Cost with 3 years warranty (B)	Total Cost (C=Ax B)	4th year AMC Unit Cost (D)	5 th year AMC Unit Cost (E)	Grand Total Cost (F=C+D+E)	GST%
	Data Center							
	Server with Operating System							
	Other Hardware itemsPleasemention							
	Other Hardware items-Pleasemention							
	Other Hardware itemsPleasemention							
	DR							
	Server with Operating System							
	Other Hardware itemsPleasemention							
	Other Hardware items-Pleasemention							
	Other Hardware itemsPleasemention							
	Total Cost							

2) Software Cost

Sl. No	Description	Qty (A)	Unit Cost (B)	Total Cost (C=AxB)	2 nd year ATS Unit Cost (D)	3 rd year ATS Unit Cost (E)	4 th year ATS Unit Cost (F)	5 th year ATS Unit Cost (G)	Grand Total Cost (H=C+D+E +F+G)	GST%
	Database Management System (DBMS) with one year ATS									
	Other Software items with one year ATS-Please mention									
	Other Software items withone year ATS – Pleasemention									
	Total									

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3) License & ATS Cost:

S. No	Particulars	Rs. (Including tax)
1	Cost of License	
2	___% ATS on license cost for one year	
	Total ATS Cost for five years (sl No 2 * 5)	

* The Licenses delivered to be Enterprise-wide perpetual license for all the modules /
platform offered for the Bank's operations.

4) Cost of Implementation, Customization and Integration for loan module:
1. Gold Loan Rs._____/- (Including tax)
2. Educational Loan Rs. _____/- (Including tax)
3. Personal Loan Rs. _____/- (Including tax)

Total Rs._____/- (Including tax)

This encompasses the phases of Design, Installation, Software Development, Customization,
Testing, and the final Go-Live of the loan modules. The comprehensive cost provided for
each module will be itemized based on specific journeys, with payment being made upon
the conclusion of each respective journey.

4. Onsite FMS Support Charges

Sr. No	Particulars	Charges for one resource per month (a)	No. of months (b)	No. of resources (c)	TOTAL COST FOR 5 YEARS (d)=(a)*(b)*(c)
1	Cost of L1 onsite resource		60		
2	Cost of one L2 development engineer onsite services		60		
3	Cost of one L3 development engineer onsite services		60		

The successful bidder is required to ensure the continuous availability of at least three Level
1 (L1) on-site support professionals for each of the three daily shifts, ensuring a 24/7/365
service commitment starting from the go-live date of the first journey. It's imperative that
the stipulated number of support personnel for each shift remains consistent.

To uphold the specified Service Level Agreement (SLA), the bidder must deploy an adequate
number of resources. Payments for these services will be made monthly, in retrospect,
starting from the go-live date of the first journey and will continue until the contract's

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conclusion. This will be based on the actual period during which the support engineers are present at the Bank's location.

Engineers for Level 2 (L2) and Level 3 (L3) support are to be accessible on all regular banking operational days. Their presence is also expected on holidays if tasks such as disaster recovery drills, patch installations, version updates, or any other maintenance and troubleshooting activities are scheduled.

5. Cost of additional work on man-days basis for Change Requests

Sr No	Particulars	Per man day cost (in Rs)
1	Per man day cost	

6. Fintech Hosting Charges

Below are the list of likely services that may be used for this solution. The bidder is supposed to add, if any additional is required.

Aadhaar, PAN, Other OVDs, Utility Bills, EPFO, Vahan, CERSAI, OCR & Docume nt Compre ssion, Account stateme nt analysis, Account Stateme nt Analysis and Automat ed CAM, Spend Analyze r & Portfolio Builder, Fraud Check, Anti Money Launder ing (AML), Digital Footprin t & Social Media Data, Docume nt Digitizati on & Extracti on, ITR and Form 26 AS, GST, MCA,, eSign, eStamp, eManda te, Mobile Metadat a / SMS Scrapin g, MultiBureau, Video KYC, Geo tagging, Defaulte r Lists, Legal Data Analysis, Registra tion Details and any other to be added by the bidder

As part of their proposal submission, bidders are expected to provide a comprehensive list of all APIs and services they offer. Individual cost details for each service should be distinctly presented. While an indicative list of services is provided, this is not exhaustive. Bidders should also anticipate and include any additional services crucial for facilitating the digital lending journey, beyond those already specified.

For the purpose of Total Cost of Ownership (TCO) calculations, we will employ the formula: cost per hit multiplied by the estimated hits. However, it's important to note that the actual billing will be based solely on the real usage or consumption of services. The Bank retains the prerogative to directly collaborate with any fintech service providers. In such cases, the winning bidder is obliged to support seamless integration with those providers without imposing any extra charges on the Bank.

Bidders must furnish detailed per-transaction pricing for the services described, coupled with an overall cost projection (excluding GST) based on the estimated volume mentioned earlier.

The platform should adapt to and integrate with the Bank's existing solutions where pre-integrations are already in place, or where the Bank has directly partnered with fintech service providers. This integration should come at no extra cost.

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Billing will be structured on a per-transaction basis, corresponding to the actual utilization of services. Moreover, bidders should be prepared to reveal the pricing for all services currently active on their platform, for instance, features like face matching, name matching, etc.

It's vital to understand that the Bank does not commit to a minimum service usage guarantee. Bidders should possess the capability to verify and demonstrate actual service usage via their platforms.

Furthermore, the Bank maintains the discretion to enter standalone agreements with direct data source providers at any juncture during the contract duration. For all services, both mandatory and optional, delivered directly or through the platform, bidders must ensure complete integration capabilities.

7. Training Cost

Sr. No.	Particulars	Cost (in Rs.)
	Cost for training	

The Bank expressly reserves the right to revisit and potentially renegotiate the quoted prices for any of the items detailed above, particularly if the provided rates seem incongruent with prevailing market prices. Additionally, the Bank retains the discretion to independently source any necessary products or services directly from the marketplace. In such cases, the winning bidder must ensure compatibility and seamless integration with these products or services without any additional cost.

Sr. No.	Particulars	Base Amount	GST @ 18%	Total cost of ownership (With taxes)
1	Hardware cost			
2	Software cost			
3	License & ATS cost			
4	Cost of Implementation, Customization and Integration for loan module			
5	Onsite FMS support charges			
6	Cost of additional work on man-days basis for Change Requests			
7	Fintech Hosting Charges			
8	Training cost			
	Total Cost			

The Total Cost of Ownership (TCO) for the Integrated Digital Lending Platform, encompassing the entire contract duration, inclusive of all associated charges such as duties, levies, shipping, insurance, and warranty/AMC/ATS but excluding applicable taxes, stands at Rs. [..........] (numeric value) which is Rupees [............] (amount in words). Any Octroi or Entry Tax, if applicable, will be reimbursed upon the provision of the original receipts. The figure amounts to Rs. [..........] (numeric value) or Rupees [............] (amount in words).

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We hereby affirm our commitment to adhere to the information presented above and the stipulations outlined in your tender documentation.

Yours sincerely

Authorised Signatory:

Name:

Title/position:

Date:

Company Seal:

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Annexure 16 – Purchase Preference

Department for Promotion of Industry and Internal Trade under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 16/09/2020 has issued revised order on Procurement (Preference to Make in India) order 2017 to encourage Make in India and promote manufacturing and production of goods and services in India.

1. **Definitions:**

a. Local content' means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.

b. 'Class-I local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, meets the minimum local content criteria i.e., equal to or more than 50% as prescribed for Class I Local Supplier.

c. 'Class-II local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, meets the local content criteria i.e., more than 20% but less than 50% as prescribed for Class I Local Supplier.

d. 'Non - Local supplier' means a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20% as prescribed for Class II local supplier.

e. The Margin of purchase preference shall be 20%.

2. Eligibility of 'Class-I local supplier'/ 'Class-II local supplier'/ 'Non-local suppliers' for different types of procurement:

a. In procurement of goods, services or works in respect of which the Nodal Ministry/Department has communicated that there is sufficient local capacity and local competition, only 'Class-I local supplier', shall be eligible to bid irrespective of purchase value.

b. Only 'Class-I local supplier' and 'Class-II local supplier' shall be eligible to bid, except when Global tender enquiry has been issued. In global tender enquiries, 'Non-local suppliers' shall also be eligible to bid along with 'Class-I local suppliers' and 'Class-II local suppliers'.

3. **Purchase Preference**

a. In the procurements of goods or works, which are covered under point 2.b above and which are divisible in nature, the "Class-l local supplier' shall get purchase preference over 'Class-II local supplier' as well as 'Non-local supplier', as per following procedure:

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i. Among all qualified bids, the lowest bid will be termed as L1. If L1 is 'Class-I local supplier', the contract for full quantity will be awarded to L1.

ii. If L1 bid is not a 'Class-I local supplier', 50% of the order quantity shall be awarded to L1. Thereafter, the lowest bidder among the 'Class-I local supplier' will be invited to match the L1 price for the remaining 50% quantity subject to the Class-I local supplier's quoted price falling within the marginof purchase preference, and contract for that quantity shall be awarded to such 'Class-I local supplier' subject to matching the L1 price. In case such lowest eligible 'Class-I local supplier' fails to match the L1 price or accepts less than the offered quantity, the next higher 'Class-I local supplier' within the margin of purchase preference shall be invited to match the L1 price for remaining quantity and so on, and contract shall be awarded accordingly. In case some quantity is still left uncovered on Class-I local suppliers, then such balance quantity may also be ordered on the L1 bidder.

b. In the procurements of goods or works, which are covered under point 2.b above and which are not divisible in nature, and in procurement of services where the bid is evaluated on price alone, the 'Class-I local supplier' shall get purchase preference over 'Class-II local supplier' as well as 'Non-local supplier',as per following procedure:

i. Among all qualified bids, the lowest bid will be termed as L1. If L1 is 'Class-I local supplier', the contract will be awarded to L1.

ii. If L1 is not 'Class-I local supplier', the lowest bidder among the 'Class-I local supplier', will be invited to match the L1 price subject to Class-I local supplier's quoted price falling within the margin of purchase preference, and the contract shall be awarded to such 'Class-I local supplier' subject to matching the L1 price.

iii. In case such lowest eligible 'Class-I local supplier' fails to match the L1 price, the 'Class-I local supplier' with the next higher bid within the margin of purchase preference shall be invited to match the L1 price and so on and contract shall be awarded accordingly. In case none of the 'Class-I local supplier' within the margin of purchase preference matches the L 1 price, the contract may be awarded to the L1 bidder.

iv. "Class-II local supplier" will not get purchase preference in any procurement.

4. Purchase preference for domestic manufacturer/local supplier, methodology of its implementation, value addition to be achieved by domestic manufacturers, self-certification, compliance, monitoring and other terms & conditions shall be as per the aforesaid Guidelines/Notifications. The Guidelines may be treated as an integral part of the tender documents.

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5. The preference to 'Public Procurement (Preference to Make in India) Order 2017' shall be subject to meeting technical specifications and full compliance of other terms and conditions of the RFP and Contract.

6. **Verification of local content:**

a. The 'Class-I local supplier'/ 'Class-II local supplier' at the time of bidding shall be required to indicate percentage of local content and provide self-certification, as part of bid documents, that the item offered meets the local content requirement for 'Class-I local supplier'/ 'Class-II local supplier', as the case may be. Bidders shall also give details of the location(s) at which the local value addition is made.

b. In cases of bidding for a value in excess of Rs.10 Crores, the 'Class-I local supplier'/ 'Class-II local supplier' shall be required to provide a certificate (as per Annexure), as part of bid documents, from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.

c. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under law.

7. **Ministry of Electronics and Information Technology (MeitY):**

In furtherance to the Public Procurement (Preference to Make in India) Order 2017 notified vide reference cited above, Ministry of Electronics and Information Technology, Government of India has notified thirteen (13) electronic products vide reference F.No.W-43/4/2019-IPHW-MeitY dated 07.09.2020.

Bidders(Domestic Manufacturers) are required to indicate the domestic value addition/Local Content in terms of Bill of Material (BoM) for the proposed products, in terms of aforesaid guidelines, in their bid. Bidders, claiming to bid in the status of domestic manufacturer/local supplier on behalf of domestic manufacturer are also required to give an undertaking that Domestic value addition is as per the Meity guidelines, comply with the same and deviation or incorrectness will lead to disqualify of the bidder for three years from the procurement.