



**Request for Proposal [RFP]
For**

**“SELECTION OF SERVICE PROVIDER FOR PROVIDING
CBS & ALLIED APPLICATION SERVICES”.**

For

Two Regional Rural Banks (RRBs) Sponsored by Canara Bank viz:

**Karnataka Gramin Bank
Head Office, Ballari, Karnataka
&
Kerala Gramin Bank
Head Office, Malappuram, Kerala**

Ref: KaGB/Project Office/RFP/04/2024-25 dated 07.02.2025

**Issued By:
General Manager
Karnataka Gramin Bank
Canara Bank RRBs CBS Project Office,
19-19/1, III Floor,
Above Canara Bank Regional Office,
South end Road, Basavanagudi
Bengaluru-560004**

Disclaimer

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of **Karnataka Gramin Bank (KaGB)** and **Kerala Gramin Bank (KGB)** (hereinafter termed as “Banks” or “Bank”), is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms & conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by the Banks to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). This invitation document is for the exclusive use of the prospective vendors to whom it is delivered, and it should not be circulated or distributed to third parties. The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires.

Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. The Banks make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP.

The information contained in the RFP document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder requires. The Banks do not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent. Further, the Bank shall not be liable for any person placing reliance on any source of information (other than this Invitation Document or as published in its website) and such person would be doing so at his/ her/ their own risk.

The Banks in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be published on the Bank's website (www.karnatakagraminbank.com & www.keralagbank.com) and it will become part and parcel of this RFP. This RFP is an invitation to offer and not an offer. The Bid submitted by the Prospective vendors shall constitute an ‘offer’, subject to acceptance by the Banks. The Bidders shall submit their Bid in the manner set out herein.

The issuance of this Invitation Document does not imply that the Bank is bound to select a Prospective Buyer(s) and the Banks reserve the right to reject any or all the proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of the Banks shall be final, conclusive and binding on all the parties.

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SECTION A - BID DETAILS & ABBREVIATIONS**1. Bid Schedule:**

| Sl. No. | Description | Details |
|---------|------------------------------|---|
| 1. | RFP No. and Date | KaGB/Project Office/RFP/04/2024-25 dated 07.02.2025 |
| 2. | Brief Description of the RFP | <p>Selection of Service Provider for providing</p> <p>A) Customization services, creation of API/interfaces in all formats like JSON, ISO, XML, WSDL, XSD, etc. monitoring and managed services for CBS, FEBA (Finacle e-banking) & allied applications along with configuration & installation of related digital certificates, third party integrations, setting up and management of Finacle Connect24 gateway (MZ & DMZ) and Finacle integrator gateway (MZ & DMZ), development/setup and execution of batch jobs, cron jobs, etc. including deployment, configuration, testing of new patches/features released by the OEM</p> <p>B) Supply, Install, implement and management of Application Monitoring Tool including its related hardware.</p> <p>C) Supply, Install, implement and management of Finacle's Product Service Pack (PSP)'s testing tool including its related hardware.</p> <p>D) Testing after deployment of PSP's, customization, Bank's owned and third party interfaces etc.</p> <p>D) Regular capacity management, audit and performance audit</p> <p>E) Monitoring & management of Oracle database and Audit Vault and Database Firewall (AVDF) in Data Center & Data Recovery Center</p> <p>F) Management of Data viewer application of existing OEM for legacy data (AS IS condition)</p> <p>G) Supply of Resources for CBS helpdesk</p> <p>H) Supply of agents for Customer Call center</p> |

| | | |
|-----|---|---|
| 3. | Bank's Address for Communication and Submission of Tender | General Manager, Karnataka Gramin Bank, Canara RRBs CBS Project Office, 19-19/1, IIIrd Floor, Above Canara Bank Regional Office, South End Road, Basavanagudi, Bengaluru - 560 004. |
| 4. | Bank Contact Details | <ul style="list-style-type: none"> ➤ Mr. Abhinesh V, Manager, KGB Mob: 99615 00848. ➤ Mr. Gowrish S, Manager, KaGB Mob: 96638 89446 ➤ Mr. Ajith Nath, Chief Manager, KaGB Tel: 080-26087547 E-mail: apmgroupp@kgbk.in |
| 5. | Date of Issue | 07.02.2025 |
| 6. | Application Fees (Not Refundable) | ₹ 29500/- (₹ 25000 + GST @ 18%) |
| 7. | Earnest Money Deposit (Refundable) (DD or BG) | ₹ 25,00,000 |
| 8. | Performance Bank Guarantee | 10 % of Total Order Value |
| 9. | Date & Time of Pre-Bid Meeting | <ul style="list-style-type: none"> ➤ Pre-bid meeting will be held on 20.02.2025 at 3:00 PM Venue : Canara RRBs CBS Project Office, 19-19/1, Third Floor, Above Canara Bank Regional Office, South End Road, Basavanagudi, Bengaluru - 560 004. ➤ Pre-bid queries should be submitted as per Appendix-D. ➤ Pre-bid queries to be sent by E-mail to <u>apmgroupp@kgbk.in</u> and it must reach on or before 17.02.2025, at 02:00 PM. ➤ Queries received afterwards will not be entertained. |
| 10. | Last Date and Time for Submission of Bids | 07.03.2025 at 3:00 PM |
| 11. | Date, Time & Venue for Opening of Part A- Conformity to Eligibility Criteria. | 07.03.2025 at 3:30 PM <u>Venue :</u> Canara RRBs CBS Project Office, 19-19/1, III rd Floor, Above Canara Bank Regional Office, South End Road, Basavanagudi, Bengaluru - 560 004 |

| | | |
|-----|---|--|
| 12. | Date and Time of Opening of Technical Bid Part - B/ Commercial Bid Part-C | The date and time shall be communicated separately to the bidders. |
| 13 | Other Details | <ul style="list-style-type: none"> ➤ The bidders must fulfill the Prequalification Criteria for being eligible to bid. ➤ No Suggestions or queries shall be entertained after pre-bid meeting. |
| 14 | Website for online RFP | https://canarabank.com/ https://karnatakagraminbank.com/ https://keralagbank.com/ |

The **Application Fee** for the Tender document should be submitted by means of NEFT/Bankers Cheque/DD drawn on any Scheduled Commercial Bank for the above amount in favor of **Karnataka Gramin Bank, payable at Bengaluru** and submit the same along with the bid document. Below are the details for NEFT:

Name of the Bank: Karnataka Gramin Bank
Name of the Branch: DIT DBS Wing
Account No: 105061013050077
IFS Code: PKGB0010506

The **Earnest Money Deposit (EMD)** amount should be submitted by means of NEFT/Bankers Cheque/DD drawn on any Scheduled Commercial Bank for the above amount in favor of **Karnataka Gramin Bank, payable at Bengaluru** or a Bank Guarantee of an equal amount issued by a Commercial Bank (other than Canara Bank, Karnataka Gramin Bank and Kerala Gramin Bank) located in India, in the format provided in the RFP and submit the same along with the bid document. Below are the details for NEFT:

Name of the Bank: Karnataka Gramin Bank
Name of the Branch: DIT DBS Wing
Account No: 105061013050077
IFS Code: PKGB0010506

Any amendments, modifications, Pre-Bid replies & any communication etc. will be uploaded in the Bank's Website only (i.e., <https://karnatakagraminbank.com/> and <https://keralagbank.com/>). No individual communication will be sent to the individual bidder.

2. Abbreviations:

| | | |
|-----|-------|--|
| 1. | AMC | Annual Maintenance Contract |
| 2. | AML | Anti-Money Laundering |
| 3. | API | Application Program Interface |
| 4. | ATM | Automated Teller Machine |
| 5. | ATS | Annual Technical Support |
| 6. | AV | Antivirus |
| 7. | AVDF | Audit Vault and Database Firewall |
| 8. | B.E. | Bachelor of Engineering |
| 9. | BCP | Business Continuity Plan |
| 10. | BG | Bank Guarantee |
| 11. | BOD | Beginning Of Day |
| 12. | BOM | Bill of Material |
| 13. | CBS | Core Banking Solutions/Systems |
| 14. | CCMP | Cyber Crisis Management Plan |
| 15. | CCNP | Cisco Certified Network Professional |
| 16. | CGST | Central Goods and Service Tax |
| 17. | CPU | Central Processing Unit |
| 18. | CR | Change Request |
| 19. | CRON | Command Run On |
| 20. | CVC | Central Vigilance Commission |
| 21. | DB | Database |
| 22. | DBA | Database Administrator |
| 23. | DBMS | Database Management System |
| 24. | DC | Data Center |
| 25. | DD | Demand Draft |
| 26. | DIT | Department of Information Technology |
| 27. | DR | Disaster Recovery |
| 28. | EMD | Earnest Money Deposit |
| 29. | EOD | End Of Day |
| 30. | EOL | End Of Life |
| 31. | EOS | End Of Support |
| 32. | ESB | Enterprise Service Bus |
| 33. | GeM | Government e-Marketplace |
| 34. | GST | Goods and Service Tax |
| 35. | GSTIN | Goods and Services Tax Identification Number |
| 36. | HO | Head Office |
| 37. | HR | Human Resources |
| 38. | HSN | Harmonized System of Nomenclature |
| 39. | HTTP | Hyper Text Transfer Protocol |
| 40. | HTTPS | Hyper Text Transfer Protocol Secure |

| | | |
|-----|--------|--|
| 41. | IB | Internet Banking |
| 42. | ID | Identification |
| 43. | IFSC | Indian Financial System Code |
| 44. | IGST | Integrated Goods and Services Tax |
| 45. | IMPS | Immediate Payment Service |
| 46. | INR | Indian Rupee |
| 47. | IP | Internet Protocol |
| 48. | IPS | Intrusion Prevention System |
| 49. | IS | Information Security |
| 50. | ISO | International Organization for Standardization |
| 51. | ISP | Internet Service Provider |
| 52. | IT | Information Technology |
| 53. | ITSM | Information Technology Service Management |
| 54. | KaGB | Karnataka Gramin Bank |
| 55. | KGB | Kerala Gramin Bank |
| 56. | KYC | Know Your Customer |
| 57. | LAN | Local Area Network |
| 58. | LC | Letter of Credit |
| 59. | LD | Liquidated Damage |
| 60. | LLP | Limited Liability Partnership |
| 61. | MAF | Manufacturer Authorization Form |
| 62. | MB | Mobile Banking |
| 63. | MGT | Management (Reports) |
| 64. | MOU | Memorandum of understanding |
| 65. | MQ | Message Queue |
| 66. | MSE | Micro & Small Enterprises |
| 67. | MSME | Micro Small & Medium Enterprises |
| 68. | MTTR | Mean Time to Restore |
| 69. | NBFC | Non-Banking Financial Company |
| 70. | NDR | Near DR |
| 71. | NEFT | National Electronic Funds Transfer |
| 72. | NI Act | Negotiable Instruments Act |
| 73. | OEM | Original Equipment Manufacturer |
| 74. | OS | Operating System |
| 75. | OTP | One Time Password |
| 76. | OWASP | Open Web Application Security Project |
| 77. | PBG | Performance Bank Guarantee |
| 78. | PO | Purchase Order |
| 79. | POS | Point Of Sale |
| 80. | PSP | Product Service Pack |
| 81. | PSU | Public Sector Undertaking |
| 82. | PT | Penetration Testing |

| | | |
|------|--------|---|
| 83. | RBI | Reserve Bank of India |
| 84. | RCA | Root Cause Analysis |
| 85. | RFP | Request For Proposal |
| 86. | RO | Regional Office |
| 87. | RPO | Recovery Point Objective |
| 88. | RRB | Regional Rural Bank |
| 89. | RTGS | Real Time Gross Settlement |
| 90. | RTO | Recovery Time Objective |
| 91. | SAN | Storage Area Network |
| 92. | SCB | Scheduled Commercial Bank |
| 93. | SD-WAN | Software-Defined Wide Area Network |
| 94. | SFMS | Structured Financial Messaging Solution |
| 95. | SGST | State Goods and Service Tax |
| 96. | SI | System Integrator |
| 97. | SLA | Service Level Agreement |
| 98. | SME | Subject Matter Expert |
| 99. | SMS | Short Message Service |
| 100. | SoW | Scope Of Work |
| 101. | SP | Service Provider |
| 102. | SQL | Structured Query Language |
| 103. | TCO | Total Cost of Ownership |
| 104. | TDS | Tax Deducted at Source |
| 105. | UAT | User Acceptance Testing |
| 106. | UDIN | Unique Document Identification Number |
| 107. | UPI | Unified Payments Interface |
| 108. | VA | Vulnerability Assessment |
| 109. | VM | Virtual Machine |
| 110. | WAN | Wide Area Network |
| 111. | YoY | Year-On-Year |

Section - B Introduction

1. About the Banks:

This RFP is floated by Karnataka Gramin Bank on behalf of two RRBs sponsored by Canara Bank viz., 1) Karnataka Gramin Bank (KaGB) with Head Office at Ballari operating in 22 districts of Karnataka with around 1149 branches/offices and 2) Kerala Gramin Bank (KGB) with Head office at Malappuram operating in entire state of Kerala with around 649 branches/offices. Both the Banks together are having around 8700 endpoints.

Karnataka Gramin Bank (KaGB) is having 1122 branches, 19 Regional Offices, One ARM (Asset Recovery Management)-Bengaluru, One CCPC (Cheque Clearing and Processing Center)-Ballari, DIT/DBS & Project Office at Bengaluru, One (STC Staff Training College) at Gulbarga, One Currency chest and One RLH(Retail Lending Hub) at Bengaluru. There are 118 Onsite and 54 off-site ATMs, 5 Mobile ATMs

KGB owns two premises i.e the Head Office at Malappuram (erstwhile HO of SMGB) and another at Kannur (HO of eNMGB). As on date, there are 905 lease hold premises: for 633 branches, 10 Regional Offices, Four Regional Training Centers at Trivandrum, Malappuram, Ernakulam and Kozhikode and One Godown at Malappuram, 247 Onsite and 11 off-site ATMs, 11 Mobile ATMs (247 Capex & 22 Opex) and One Satellite Branch (Aralam). The Kannur Office building is now housed by Sreepuram Branch, DBS Wing, Regional Office Kannur 1 & Kannur 2, Helpdesk and Staff training College.

KaGB as the coordinating Bank will co-ordinate for smooth implementation of the project and shall liaise with the vendors, on behalf of KaGB and KGB. However, the vendor will be responsible for both the Banks.

The Banks' Data Center (DC) is in Bengaluru and Disaster Recovery Center (DRC) at Mumbai. Bank may open near DC and DRC in future. The DC and DRC are connected to the Branches/Offices, Regional Offices and Head offices through Wide Area Network (WAN). The entire network uses a mix of MPLS/Leased Lines/VSAT/RF/4G/Internet/SD-WAN, etc., connectivity through multiple service provider. At present, the Banks have Project Office, Security Operations Center (SOC) & Network Operation Centre (NOC) in the Project Office, Bengaluru to administer and monitor IT Infrastructure and Operations, Customer support Call center, CBS helpdesk, CCPC, etc.

Business Projection:

Note: Bidder to factor in

- 1. Growth rate on business and Transactions*
- 2. Branch expansion*
- 3. Additional employees for every new branch*
- 4. Growth rate on Customer Account*
- 5. CBS User Growth*

1. Karnataka Gramin Bank (KaGB)

| S No | Particulars | | Present Volume/ Count | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|------|---|------|-----------------------|-------------|-------------|-------------|-------------|-------------|
| 1 | No. of Branches | | 1,122 | 1,133 | 1,144 | 1,155 | 1,167 | 1,179 |
| 2 | No. of CBS Users(Only Branch Users) | | 4,572 | 5,029 | 5,532 | 6,085 | 6,694 | 7,363 |
| 3 | No. of Mobile Banking users | | 1,51,382 | 2,11,935 | 3,07,305 | 4,60,958 | 7,14,485 | 11,43,176 |
| 4 | No. of Net Banking Users | | 24,679 | 25,913 | 28,504 | 32780 | 39336 | 49170 |
| 5 | No. of UPI Users | | 13,96,778 | 15,36,456 | 17,66,924 | 21,20,309 | 26,50,386 | 34,45,502 |
| 6 | No. of Transactions through CBS per day including online transactions | | 46,54,080 | 55,84,896 | 69,81,120 | 90,75,456 | 1,22,51,866 | 1,71,52,612 |
| 7 | No of Financial Transactions through ATM per day avg | | 49,681 | 52,165 | 54,773 | 57,512 | 60,388 | 63,407 |
| 8 | No of Customer Account | SB | 1,37,35,043 | 1,45,59,146 | 1,55,78,286 | 1,68,24,549 | 1,83,38,758 | 2,01,72,634 |
| | | CA | 60,547 | 66,602 | 73,262 | 80,588 | 88,647 | 97,512 |
| | | FD | 8,88,174 | 9,76,991 | 10,74,690 | 11,82,159 | 13,00,375 | 14,30,413 |
| | | RD | 71,828 | 79,011 | 86,912 | 95,603 | 1,05,163 | 1,15,679 |
| | | CC | 4,72,723 | 5,19,995 | 5,71,995 | 6,29,195 | 6,92,115 | 7,61,327 |
| | | OD | 1,29,560 | 1,42,516 | 1,56,768 | 1,72,445 | 1,89,690 | 2,08,659 |
| | | Loan | 12,37,248 | 13,60,973 | 14,97,070 | 16,46,777 | 18,11,455 | 19,92,601 |

2. Kerala Gramin Bank (KGB)

| S No. | Particulars | Present Volume/ Count | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|-------|---|-----------------------|-----------|-------------|-------------|-------------|-------------|
| 1 | No. of Branches | 634 | 650 | 670 | 690 | 710 | 730 |
| 2 | No. of CBS Users(Only Branch Users) | 3,490 | 3,840 | 4,220 | 4,650 | 5,110 | 5,620 |
| 3 | No. of Mobile Banking users | 3,28,202 | 4,59,000 | 5,97,000 | 7,17,000 | 8,60,000 | 10,32,000 |
| 4 | No. of Net Banking Users | 32,118 | 34,318 | 36,518 | 38,718 | 40,918 | 43,118 |
| 5 | No. of UPI Users | 16,55,106 | 23,20,000 | 30,10,000 | 36,10,000 | 41,60,000 | 45,70,000 |
| 6 | No. of Transactions through CBS per day including online transactions | 47,38,220 | 56,90,000 | 62,50,000 | 68,80,000 | 75,70,000 | 83,20,000 |
| 7 | No of Financial Transactions through ATM per day avg | 61,258 | 70,000 | 77,000 | 85,000 | 94,000 | 1,03,000 |
| 8 | No of Customer Accounts - SB Account | 80,20,678 | 92,20,000 | 1,06,10,000 | 1,22,00,000 | 1,40,30,000 | 1,61,30,000 |
| 9 | CA Account | 40,400 | 46,500 | 53,400 | 61,400 | 70,700 | 81,300 |
| 10 | FD Account | 1,11,126 | 1,27,800 | 1,47,000 | 1,69,000 | 1,94,400 | 2,23,500 |
| 11 | RD Account | 85,466 | 98,300 | 1,13,000 | 1,30,000 | 1,49,500 | 1,71,900 |
| 12 | CC Account | 5,69,934 | 6,55,400 | 7,53,700 | 8,66,800 | 9,96,800 | 11,46,300 |
| 13 | OD Account | 11,326 | 13,000 | 15,000 | 17,200 | 19,800 | 22,800 |
| 14 | Loan Account | 11,07,571 | 12,73,700 | 14,64,800 | 16,84,500 | 19,37,100 | 22,27,700 |

If the Bank undergoes a consolidation, reconstruction, change of ownership etc., then the bidder has to provide all the services as mentioned in this RFP to the acquired/new/additional branches and such an act shall not affect the rights and obligations of the bank and vendor under this RFP.

The Bidder is expected to consider the growth projections mentioned in this section and shall plan accordingly for sizing requirements to support the applications in scope of this RFP. Bidder must suggest for upgrade/replace the existing Hardware/Software/OS network/security devices if the existing devices are unable to handle the capacity/load of the application traffic.

If the infrastructure and network are not adequate or not supporting the future applications, the same shall be treated as downtime and penalties shall be applicable as per the SLA defined in the RFP.

The successful Bidder shall submit/assist in detailed requirement/proposal for upgradation of hardware, software and technology refresh strategy for DC and DR for smooth functioning of the CBS for a period of next ten years as per the growth anticipated by the Bank or elsewhere mentioned in this RFP.

2. Definitions:

- 2.1. **'Bank'** means unless excluded by and repugnant context or the meaning thereof, shall mean 'Karnataka Gramin Bank', and 'Kerala Gramin Bank' described in more detail in paragraph 1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successor and permitted assigns.
- 2.2. **'Banks'** means Karnataka Gramin Bank (KaGB) and Kerala Gramin Bank (KGB) and shall be deemed to include their successors and permitted assigns.
- 2.3. **'RFP'** means Request for Proposal selection of service provider for Karnataka Gramin Bank & Kerala Gramin Bank for the mentioned scope of work in the document.
- 2.4. **'Bidder'** means a vendor submitting the proposal in response to RFP.
- 2.5. **'Contract'** means the agreement signed by successful bidder and the Banks at the conclusion of bidding process, wherever required.
- 2.6. **'Contract Price'** means the price payable to the Successful Bidder under the Contract for the full and proper performance of its contractual obligations.
- 2.7. **'Successful Bidder' / 'H1 bidder'** means the Bidder who is found to be the highest scoring bidder after conclusion of the QCBS bidding process, subject to compliance to all the terms and conditions of the RFP.
- 2.8. **'OEM'** shall mean Original Equipment Manufacturer who manufactures/produces systems of components that are used in another company's end-product.
- 2.9. **'SP (Service Provider)'** A Service Provider is a vendor who provides IT Solutions and/or Services to End Users and Organizations.

3. About RFP:

3.1. The bank proposes to select a service provider for a period of 5 years and an optional period of 5 years (if contracted) as per Terms and Conditions & Scope of Work described in this RFP document, in order to avail the below mentioned:

A) Avail customization services, creation of API/interfaces in all formats like ISO, XML, WSDL, XSD, etc.. monitoring and managed services for CBS, FEBA (Finacle e-banking) & allied applications along with configuration & installation of related digital certificates, third party integrations, setting up and management of Finacle Connect24 gateway (MZ & DMZ) and Finacle integrator gateway (MZ & DMZ), development/setup and execution of batch jobs, cron jobs, etc.

B) Supply, Install, implement and management of Application Monitoring Tool including its related hardware.

C) Supply, Install, implement and management of Finacle's Product Service Pack (PSP)'s testing tool including its related hardware.

D) Testing after deployment of PSP's, customization, Bank's owned and third party interfaces etc.

E) Regular capacity management audit and performance audit

F) Monitoring & management of Oracle database and Audit Vault and Database Firewall (AVDF) in Data Center & Disaster Recovery Center

G) Management of Data viewer application of M/s Virmati Software Ltd (as is condition)

H) Supply of Resources for CBS helpdesk

I) Supply of agents for Customer Call center

3.2. This RFP should not be considered as a statement of intent for procurement, unless a purchase order or notification of award is published by the Bank if any, as a result of this RFP process.

3.3. This RFP document is meant for the exclusive purpose of Selection of Service Provider for the mentioned scope of work in the document as per the terms, conditions and specifications indicated & shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

4. Objectives of the RFP:

4.1. The Objective of this RFP is to select a Service Provider who can meet the eligibility and technical competence specified in the RFP and is capable of delivering the Scope of Work defined in this RFP.

4.2. Bank expects all bidders, having proven experience in providing CBS & Allied Application Services including Supply of Application Monitoring & Periodical Service Patch Tools along with Audit, Monitoring & Management of Oracle Database of DC & DRC in Bank to respond to this RFP.

5. Existing Landscape:

The Banks current IT landscape is defined below.

5.1. Applications

There are approximately 135 applications and 237 APIs which are being managed

by the current System Integrator and/or by the third-party vendor. The indicative list of applications, APIs, TPS (Transaction per second) is mentioned in Annexure-2. The end-to-end support for the Core Banking and allied applications related incidents, patch management is also being supported by the current System integrator and/or by the third-party vendors.

5.2. CBS and Customizations

At present Banks are using Finacle 10.2.25 version of CBS applications and all the customizations are being carried out by the current SI. Bank is having connect24 API gateway and Finacle integrator gateway and various API's are being created and integrated with CBS and other third party applications in both MZ and DMZ.

5.3. Network Operations

Currently network devices of DC-DR are monitored & managed end to end by the current SI. Monitoring of Network link & network devices across all branch/office locations of both the Banks including Datacenter (DC), Disaster Recovery (DR) are taken care by the existing SD-WAN SI. In case of any hardware/link failure and/or SLA breach, current SI logs the incident with the respective OEM/SP, follow up and close to the satisfaction of the Bank.

5.4. Infrastructure management for DC, DRC

Bank has variety of proprietary solutions but not limited to Annexure-2.

Existing SI has deployed skilled on-site resources 24 x 7 at DC, DR and various important locations in order to support the Bank operations. Facility management (defined as the tools and services that support the functionality, safety, and sustainability of infrastructure) is under the scope of existing SI.

The selected Bidder should co-ordinate with the SI who is managing all the DC-DR Infra and other services/applications and to ensure that the smooth functioning of the CBS.

6. Requirement Details:

- 6.1. Bank invite sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') for Selection of Service Provider as per the Terms & Conditions, Technical Specifications and Scope of Work described in Annexure 2 as well as elsewhere in this document.
- 6.2. Bidder shall provide all the support as per the scope of work, the required licenses (if any), and required resources as mentioned in this document.

7. Participation Methodology:

- 7.1. In a tender either the Service Provider/partner/distributor/System Integrator on behalf of the OEM or OEM itself can bid but both cannot bid simultaneously for the same solution/ software in the same tender.
- 7.2. In the event Service Provider/ partner / distributor / System Integrator fails in their obligations to provide the product updates (including management software updates and new product feature releases) within 30 days of release / announcement, the

OEM should assume complete responsibility on behalf of the Service Provider/ partner / distributor / System Integrator to provide the same to the bank at no additional cost to the bank and will directly install the updates, upgrades and any new product releases at the Bank's premises. To this effect Bidder should provide a dealer / distributor certificate as per Annexure-11.

8. Eligibility Criteria:

| Sl. No. | Eligibility Criteria | Mandatory Supporting Documents to be Submitted |
|---------|---|--|
| 1 | The bidder must be a Government Organization / PSU / PSE or a Public / Private Limited Company / Partnership / Limited Liability Partnership / Proprietorship firm incorporated in India and operating in India for at least 5 years as on date of the RFP (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account) | Certificate of Incorporation and other Documentary evidence to be attached |
| 2 | <p>a) The Bidder should be Certified Implementation/coding /customization Partner of OEM (Infosys/EdgeVerve) for Finacle implementation, customization and should have provided support for the Finacle 10.x version in any Scheduled bank(s) with minimum 250 branches per bank and at least 1000 branches (altogether).</p> <p style="text-align: center;">Or</p> <p>b) The bidder should have provided/ is providing Finacle CBS application support (10.x version) to scheduled Bank(s) with minimum 250 branches per bank and at least 2000 branches (altogether).</p> | <p>For a)</p> <ol style="list-style-type: none"> 1. The relevant certificate from Infosys/ EdgeVerve should be submitted. 2. Authorization letter from their OEM as per Annexure-10 and Annexure-11 of this RFP. 3. The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from Scheduled banks in India with minimum 250 branches per bank. Multiple credentials are acceptable to fulfil at least 1000 branches (all together). <p>For b)</p> <ol style="list-style-type: none"> 1. The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from Scheduled banks in |

| | | |
|---|---|---|
| | | <p>India with minimum 250 branches per bank. Multiple credentials are acceptable to fulfil at least 2000 branches (all together).</p> <p>2. Authorization letter from their OEM as per Annexure-10 and Annexure-11 of this RFP.</p> |
| 3 | The bidder should have an average annual turnover of Rs.12 Crores during last 3 financial years (i.e., 2021-22 & 2022-23, 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies. | Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2021-22 & 2022-23, 2023-24 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number. |
| 4 | The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024. | The bidder should submit certificate from the Company's Chartered Accountant with UDIN to this effect. |
| 5 | The applicant shall have Support Office in Bengaluru | The Bidder to furnish their existing Service Centre / Support Office as per Annexure-5 . |
| 6 | The Bidder should have undertaken at least two (2) Application Management services for Surround applications viz, Internet Banking, Mobile Banking with IMPS and UPI,PFMS,AML, CTS, SFMS,LOS,LMS in any of the commercial/Scheduled banks during last three financial years. | The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from commercial/Scheduled banks in India.(Installations from multiple clients are accepted) |
| 7 | Bidder should be having minimum accreditations of ISO 27001:2013 or ISO 20001:2018 | Bidder should provide valid ISO Certificate. |
| 8 | Bidder should not be under debarment/blacklist for a period of last five financial years for breach of Contract/ fraud/ corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of this RFP. | Bidder should submit notarized declaration as per Annexure-8 to this effect in Letter Head. |

| | | |
|----|--|---|
| 9 | The Bidder should not have been involved in any legal case that may affect the solvency existence of their company or any of the partner or the promoter. | Bidder should submit notarized declaration as per Annexure-12 to this effect in Letter Head. |
| 10 | Bidder should not have as on date Non-Performing Asset (NPA) with any Banks in India/Financial Institution. | Bidder should submit Certificate from Chartered Accountant with UDIN number to this effect. |
| 11 | The Bidder (including its partner, if permitted) should not be from a country which shares a land border with India | Bidder should submit a declaration in their letter head as per Annexure -13 |
| 12 | The Bidder's proposed OEM's should be either Class I or Class II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order dt 16/9/2020. | Certificate of Local Content to be submitted as per Annexure-9 applicable. |
| 13 | Bidders should comply with all the Information security compliance issued by regulators from time to time. | Bidder should submit self-declaration as per Annexure-20 to this effect in Letter Head. |

- 8.1. Interested Bidders who are capable of providing CBS & Allied Application Support Services including Supply of Application Monitoring & Periodical Service Patch Tools along with Audit and Monitoring & Management of Oracle Database of DC & DRC as per Scope of Work and Terms & Conditions and meeting the Eligibility Criteria as per Annexure-1 may respond.
- 8.2. Non-compliance to any of Eligibility criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided must be in line with the details mentioned in "Documents to be submitted for Eligibility Criteria Compliance". Any credential detail mentioned in "Eligibility Criteria Compliance" not accompanied by relevant proof documents will not be considered for evaluation.
- 8.3. Interested Bidders are requested to comply with the checklist mentioned in Annexure-1 for the list of documents required to provide as a part of this RFP.
- 8.4. Bank reserves the right to verify/evaluate the claims made by the Bidder independently and seek further documents without any limitation for evaluating the offer. Any deliberate misrepresentation will entail rejection of the offer.
- 8.5. The bidder is required to provide factually correct responses to the RFP. Adequate justification for the response (including the technical and other requirements) should be provided as part of the response. In case the bank finds any response to be inadequate, the bank has the right to ask for additional explanation/justification. In the event of any discrepancy in the response submitted by the bidder, the bank reserves the right to disqualify/blacklist the bidder and the OEM.

- 8.6. Bank reserves the right to change or relax the Eligibility Criteria to ensure inclusivity.
- 8.7. The bidder can be the part of only one bid.

9. Scope of Work:

9.1 Brief Scope of Work

The scope of work for the successful Bidder would include but not limited to the following:

- c) Avail customization services, creation of API/interfaces in all formats like JSON, ISO, XML, WSDL, XSD, etc. monitoring and managed services for CBS, FEBA (Finacle e-banking) & allied applications along with configuration & installation of related digital certificates, third party integrations, setting up and management of Finacle Connect24 gateway (MZ & DMZ) and Finacle integrator gateway (MZ & DMZ), development/setup and execution of batch jobs, cron jobs, etc. including deployment, configuration, testing of new patches/features released by the OEM.
- d) Supply, Install, implement and management of Application Monitoring Tool including its related hardware.
- e) Supply, Install, implement and management of Finacle's Product Service Pack (PSP)'s testing tool including its related hardware.
- f) Testing after deployment of PSP's, customization, Bank's owned and third party interfaces etc.
- g) Bidder to propose hardware (servers, storage etc.) including required OS, DB & middleware (if any) during bid submission for proposed new applications as per mentioned scope of work and Commercial Bill of material. The network component should be 10G (copper) compatible and SAN network should be 16G compatible.
- h) Regular capacity management, audit and performance audit.
- i) Monitoring & management of Oracle database in Data Center & Disaster Recovery Center
- j) Management of Data viewer application of M/s Virmati Software Ltd (as it is condition)
- k) To test & implement any new patch/version of the in-scope applications in consultation with OEM & bank officials.
- l) To adhere to all policy & practices of the bank during project tenure and assist bank during audit. Audit observations/recommendations provided by Bank's auditors or regulatory auditors to be resolved within agreed timelines.
- m) To provide the required customizations & reports of in-scope applications during project tenure. Supply of Resources for CBS helpdesk
- n) Supply of agents for Customer Call center
- o) Transition from existing system integrator and running the ongoing set-up without hampering the Bank's day-to-day activity.

- p) Monitoring and supporting middleware and other Application, Web server.
- q) Support activity for in-scope applications, interfaces, middleware, infrastructure, and network operations.
- r) Liaison with the existing vendors and OEM(s).
- s) Third party co-ordination services.
- t) Program management for the in scope CBS and allied applications as well as as PSP and Application Monitoring Tool with its related Infrastructure. Bidder to coordinate with Infrastructure Service Provider for smooth functioning and governance of the project.
- u) Report generation and submission.
- v) The Bidder has to coordinate with existing System Integrator / New System Integrator for integration of Application Monitoring tool with Existing Infrastructure. Both the Bidder and SI will be responsible for submission of Application Monitoring Reports to the bank team.
- w) Work with the existing System Integrator / New System Integrator to maintain, manage and resolve any issue related to in-scope applications.

The Bidder will be the single point of contact/reference to the Bank. The Bank will enter into agreement with the selected Bidder only. However, the Bidder as well as other Partners/OEMs must confirm to the Bank that they are willing to enter into arrangement with OEM for risk mitigation in meeting the deliverables, implementation and other service commitments as per the RFP, the Bidder makes to the Bank under the proposed contract. If requested by the Bank, the Bidders must share a copy of the back-to-back arrangement with OEM, with the Bank.

9.2 The detailed scope of work shall include but not limited to as mentioned in Annexure-2. The bidders are requested to go through the complete RFP document thoroughly. The obligation/responsibilities mentioned elsewhere in the document, if any, shall be an integral part of the scope.

9.3 Please note that it is selected Bidders' responsibility to get the entire end-to-end handholding and knowledge transfer during the transition period as per the timelines mentioned in as furnished in the RFP document, and that the Bank will not be held responsible if anything is missed.

10. Project Management Framework:

The Bidder is required to submit a Project Management & Governance plan during the bid process for the entire contract period as per the Scope of this RFP. Project Management activities will be carried out by Bidder with support from the Bank as required. The Bidder should follow an industry standard Project Management methodology.

The plan will be submitted by the successful bidder to the Bank and acceptable to the Bank.

The successful Bidder shall develop and implement a governance mechanism to institutionalize and provide an effective approach towards planning, organizing, implementing, delivering, supporting, and monitoring of the service performances as per Scope of Work to support its business requirements and objectives.

11. Third Party Co-ordination Services:

The Bank has various 3rd party service providers for managing IT Applications, Infrastructure, and Network & Security Operation Services. Bidder must provide 3rd party coordination services to ensure proper coordination, timely support, resolution, and seamless operations. The following activities will form a part of the job responsibilities but not limited to:

- a. Coordinate with the 3rd party service providers or OEM which affects the In-scope Applications and Interfaces for support services.
- b. Co-ordinate with any new Service provider on boarded during the contract period which affects the In-scope Applications for support services.
- c. Logging call and tickets, co-ordination, and follow-up with the service providers, OEM and vendor.
- d. Strictly follow escalation matrix whenever required to resolve any tickets.
- e. Provide Root Cause Analysis (RCA) document whenever failures occurred. In case of involvement of multiple stakeholders, Selected Bidder to ensure co-ordination and active participation in providing the RCA.
- f. Maintain database of the various Service providers with details like contact person, telephone numbers, escalation matrix, response time and resolution time commitments.
- g. Weekly, Monthly, quarterly standup calls with the service providers to maintain good relation and monitoring of SLAs.
- h. It is Bidder's responsibility to coordinate with the SMS, Email and WhatsApp messaging service providers for successful delivery and handover of the SMS generated in CBS and Allied applications to SMS system without any delay or latency and to ensure successful flow of SMS through the Infrastructure.
- i. The successful Bidder shall be responsible to manage and co-ordinate between all the third-party vendors and any other OEMs mentioned under the Scope of work.

Section - C Deliverables & Service Level Agreements (SLAs)**1. Project timeline**

Timelines for taking over On-going operation

| Sl. No. | Activity | Deliverable | Timelines from date of Acceptance of PO |
|---------|--|--|---|
| 1 | Project Initiation, Detailed Project Plan Submission and sign off | Project Plan, Transition Plan, Team mobilization | Within 7 Days |
| 2 | Transition | 1. End to end smooth transition to the satisfaction of the Bank and detailed transition completion report as per the Transition activities mentioned under the Scope of work Annexure - 2 2. The successful bidder should provide weekly reports regarding transition and end to end management of CBS and allied applications. | Within 3 months |
| 3 | Implementation and Go-Live of new applications i.e., PSP Testing Tool and Application Monitoring Tool. | 1. Supply, Install, implement and management of Application Monitoring Tool including its related hardware. 2. Supply, Install, implement and management of Finacle's Product Service Pack (PSP)'s testing tool. | Within 3 months |

2. Service level Agreement

This clause includes the Service Level Agreement (SLA)s which Bank requires from the Successful Bidder to manage and maintain as one of the key performance indicators for the defined scope of work in Annexure-2. The objective of the SLA is to clearly define the levels of services to be delivered by the successful Bidder to Bank for the duration of the contract.

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

The successful Bidder must provide reports to verify performance and compliance with the SLAs as per the timelines defined in Section C clause 18. "Reports".

If the level of performance of Successful Bidder for a particular metric fails to meet the minimum service level for that metric, it will be considered as a **Service Level Default**.

3. General SLA terms and Terminologies

- 3.1. The “Scheduled Business Operation Hours” for a given time frame are calculated after deducting the planned downtime.
- 3.2. System Downtime would be the key considerations for determining the “Penalties” that would be levied on the Bidder for “Non-Adherence” to the SLA for the Services offered.
- 3.3. “**System downtime**” subject to the SLA, means accumulated time during which the CBS & allied applications are not available to the Banks users or online customers due to any application related failures and measured from either logs generated from Systems, Devices or the time the Banks and/or its customers log a call with the Help Desk of the failure, or slow or partial functioning of the System reported by the Bank authorized personnel or the failure is known to the Successful Bidder from the appropriate measurement tools/monitoring tools to the time when the System is returned to proper operation. Any denial of service related to CBS & allied applications to the Banks users and Banks customers would also account as “**System downtime**”.
- 3.4. The “**Business Operational Hours**” are 24 Hours on 365 or 366 days on any calendar day. Bank may change these times at their discretion to suit business needs.
- 3.5. The successful Bidder shall provide onsite support and manage all in-scope applications, interfaces, infrastructure, as per Scope of Work (Annexure 2) for 24 (twenty-four) x 7 (seven) or as defined elsewhere in this RFP.
- 3.6. Service Levels should be complied with irrespective of the customizations that the applications would undergo during the tenure of the Contract.
- 3.7. Bidder should comply with the Disaster Recovery requirements as mentioned below:
 - 3.7.1. The DR should be operational in case of a disaster at the DC.
 - 3.7.2. The Bidder must have a suitable strategy for recovery of data and application in case of a disaster, with necessary procedures, within RPO and RTO as defined in the Bank’s BCP document. The Bidder must adhere to the latest BCP framework of the Bank. In, case of disaster the DR site should be up and operational with minimal manual intervention.
 - 3.7.3. The Bidder is expected to provide an appropriate data replication strategy and technology recommendation to replicate data between DC and DR.
 - 3.7.4. The Bidder should be always in readiness of DR Drill/DR Testing or switching over to DR in exigencies either planned or Unplanned manner and also the reverse plan. Further, The successful Bidder should carry out the DR drill quarterly once or as and when required by the Bank or as per Banks policy or as per the regulatory guidelines to test the readiness and effectiveness of business continuity plan as proposed and for ensuring regular operation at DR setup . During DR drill, other Data Centre locations must be in sync, the same should be a part of the backup

solution. Bidder should take the responsibility for all observations during the DR drill and should rectify within the stipulated time.

- 3.7.5. The CBS and Allied applications should be operational with guaranteed performance at par with DC while operating from DR.
- 3.7.6. Banks does annual review of IT / CCMP / Audit related policies including BCP and DR policy. The Bidder must adhere to all these policies as per the directions/ guidelines received from Bank/RBI/Regulator.
- 3.7.7. Bidder to coordinate for its in scope CBS and Allied Applications with Infrastructure Service Provider for execution of the DR Drill. Bidder to properly size and suggest the infra/network requirements and coordinate its requirement to Bank team and Infrastructure Service Provider so that the Bank's defined RTO and RPO objectives as per regulatory guidelines are met at each DR drill Operations. Bidder to note that Bank may penalize the Bidder in case DR Drill execution is not performed as specified by the Bank and the fault is within the purview of the Bidder. Bank may penalize the Bidder at its own discretion for not properly executing the DR Drill in case:
 - 3.7.7.1. Any failure to conduct DR Drill.
 - 3.7.7.2. All the services under the scope of the successful bidder should be in readiness of DR Drill at any point of time, in case DR Drill fails either in full or in part of the services or services up but unable to perform regular operations with normal speed and the reason is attributable to the successful bidder.
 - 3.7.7.3. DR Drill issues are not addressed and resolved fully within 15 days from the date of DR Drill. In such cases, Bidder must re-conduct a DR Drill whole / partial within stipulated time decided by the Bank to prove that the issue has been addressed and Drill is successful.
 - 3.7.7.4. DR test results are not shared with Bank in 7 calendar days.
- 3.8. The audit of the IT systems by the Banks or an independent third-party will be held on a periodic basis (annual, semi-annual, quarterly or ad-hoc).
- 3.9. Replication of application data, storage, databases, across DC, DR and NDR should be happen as per the Banks requirement.
- 3.10. Planned activities should be notified to the Bank and approval should be taken at least 24 hours in advance. If the successful Bidder carries out any activity without Banks written approval, the same will be treated as Unplanned Downtime.
- 3.11. Bidder to ensure OS hardening and patch management of application, database, server, storage every quarter required for smooth functioning of in scope new applications and/or as per Bank cyber security policy and RBI regulatory requirement and must submit relevant reports to Bank as mentioned in Section C clause 18. "Reports" within the defined timeline.
- 3.12. Any software or hardware support of in scope new application such as update, enhancement, upgrade shall be communicated to the Bank by the Bidder within a period of two weeks from the date of release, during the entire contract period along with their recommendations of implementation, level of criticality and benefits.

- 3.13. Any additional capacity requirement pertaining to Infrastructure and Network operation required for smooth functioning of CBS and Allied applications must be informed to Bank adequately in advance so as to ensure no performance issues in the Bank's operations.
- 3.14. Configuration backup should happen as per the back-up policy defined by the Bank.
- 3.15. Bidder needs to arrange to replace the existing Infrastructure with equivalent or higher configuration in case required for smooth functioning of PSP Testing tool and Application Monitoring Tool:
 - 3.15.1. End of Support declared by the respective OEM.
 - 3.15.2. Hardware is obsolete.
 - 3.15.3. Hardware failure/faulty/wear and tear (replacement by bidder, if supplied by the bidder)
- 3.16. It is Bidder's responsibility to inform the Bank about EOS, EOL and all other associated licenses/product/devices for in scope new Infrastructure within 1week of announcement from the OEM. Failure to which the licenses/product/devices shall be procured and implemented at the Bidders own cost or Bidder is responsible to provide extended support till the refreshment of the particular infrastructure. Appropriate OEM certificate should be submitted to the Bank
- 3.17. If the Hardware supplied / taken handover by the Bidder is to be replaced permanently, then the Bidder shall inform the Banks well 1 year prior to replace the respective equipment. In such cases, Bidder should submit the actual requirement, objective along with the Bill of Materials to Bank.
- 3.18. The Bidder should perform periodic audits every month to measure license compliance against the number of software licenses being used out of total licenses procured & are consistent with the terms and conditions of License agreement.
- 3.19. Bidder must ensure that comprehensive warranty to be provided for the in scope new infrastructure hardware components for the first three years. If the Fourth and Fifth Year AMC of the infrastructure hardware components is below 10% of the infrastructure hardware procurement cost then the Bidder has to submit additional 10% Bank Guarantee of infrastructure hardware components procurement cost to the bank.
- 3.20. The Bidder shall include a clear communication strategy and plan to manage incidents, contain exposures and achieve timely recovery.
- 3.21. The Bidder shall take measures to mitigate the adverse impact of such incidents on business operations.
- 3.22. The Bidder shall have clear communication plans for escalation and reporting the incidents to the Senior Management of the Bank.
- 3.23. The Bidder shall establish processes to improve incident response and recovery activities and capabilities through lessons learnt from past incidents as well as from the conduct of tests and drills.

4. Priority of Incidents

| Criticality | Description | Response Time in minutes | Resolution Time in minutes |
|--|---|--------------------------|----------------------------|
| Priority 1 - Critical Threat/ Severe Incident | <ol style="list-style-type: none"> 1. Direct threat or impact to the credibility of the Bank 2. Immediate widespread and large-scale customer impact and there is no workaround available. 3. Severe outage or major degradation affecting one or multiple lines of business or locations and there is no workaround available. 4. Direct threat or damage to client, core business processes, users accessing the system, regulatory or servicing capabilities 5. Serious and / or widespread customer impact resulting in material damage, reputation loss and media attention 6. Any problem due to which 300 or more internal users cannot access the business systems. 7. Failure of any of the co-existence software component due to which the end-to-end solution is not functioning 8. The solution cannot function normally without this issue being resolved. 9. Delay in Start/End of day BAU activities. 10. Breach of deadline which will lead to any regulatory violation. | 5 | 15 |
| Priority 2 - Significant incident | <ol style="list-style-type: none"> 1. Any problem due to which less than 300 users but more than 100 users cannot access the business systems 2. Any incident which is classified as "Critical" for which an acceptable (by Bank) workaround has been provided by the M/s Infosys and there is no material damage & reputational loss to Bank 3. Bank experiences a loss of Service. Certain features are unavailable. However, operations can continue in a restricted manner 4. Unavailability of application during non-business hours | 20 | 40 |
| Priority 3 / Limited Incident | <ol style="list-style-type: none"> 1. Minor degradation to a service, business process or location which will not result to any material damage or reputational loss to Bank | 60 | 120 |

| Criticality | Description | Response Time in minutes | Resolution Time in minutes |
|-------------|--|--------------------------|----------------------------|
| | 2. Has the potential to turn into a significant incident if not resolved within the defined time 3. Any problem where less than 100 users cannot access the application 4. Impact to internal workflow systems with limited risk to critical systems or processes 5. Unavailability of Help Desk Applications | | |

5. Penalty for Mishandling, Misconfiguration, or Improper Deployment

Vendor Responsibility: The Vendor shall be solely responsible for any mishandling, misconfiguration, or improper deployment of any solution, patch, or PSP (Product Support Package) within the bank's systems without prior proper testing in the CBS (Core Banking System) environment. Any such action resulting in abnormal behaviour or performance issues within the bank's systems will be deemed a breach of contract.

Financial Loss and Operational Impact: a. The Vendor shall be fully liable for any financial losses, reputational damage, or operational disruptions caused to the bank as a result of mishandling, misconfiguration, or improper deployment of solutions/patches/PSPs. b. In the event of any such occurrence, the Vendor shall compensate the bank for all direct and indirect financial losses incurred, including but not limited to operational downtime, recovery costs, and any additional expenses resulting from the incident.

Penalty for Failure to Test in CBS Environment: a. Should the Vendor deploy any solution, patch, or PSP without conducting thorough testing in the CBS environment or without obtaining the bank's prior approval for the deployment, a penalty of maximum 5% of the total contract value will be imposed for each such incident. b. In addition, the Vendor will bear all costs for rectifying the issue, including costs related to testing, remediation, and re-deployment.

Corrective Action and Remediation: a. The Vendor shall immediately take corrective action to resolve any issues arising from mishandling, misconfiguration, or improper deployment of solutions/patches/PSPs. b. The Vendor must provide a detailed remediation plan and timeline to the bank within 6 hours/days of notification of the issue.

Termination Clause: a. If such issues lead to substantial operational impact or if the Vendor fails to resolve the problem within the agreed timeframe, the bank reserves the right to terminate the contract with immediate effect and claim damages as deemed appropriate.

Indemnification: The Vendor agrees to indemnify the bank and hold it harmless against any losses, liabilities, claims, damages, or costs arising from the Vendor's failure to comply with these terms.

6. Penalty/LD

| Sl. No | Service Details | Measurement | Timeline | Penalties | Maximum Capping |
|--------|----------------------------|--|---|---|---|
| 1. | Performance Bank Guarantee | The successful Bidder must submit Bank guarantee | Within 28 days from the date of issue of PO. | 0.5% of the total TCO amount for each completed calendar week of delay or part thereof. | Value of the PBG. |
| 2. | Signing of the Agreement | The successful Bidder must sign the contract and should also ensure to take Sign-off from the Bank. | Within 21 days from the date of acceptance of the PO or within 28 days from the date of issue of PO whichever is earlier. | 0.5% of TCO amount per week for each completed calendar week of delay or part thereof. | Cancellation of the Purchase order and forfeiture of EMD. |
| 3. | Project Initiation | The successful Bidder is expected to submit a detailed transition plan and mobilize the team as per the commencement of the project. The resources should be deployed at the Banks premises once the project is initiated. | 7 days after the acceptance of PO | INR 1,00,000/week and part thereof | Post 5 weeks, the Bank at its own discretion can cancel the contract. |
| 4. | Transition | The transition activities should include all the in-scope applications, interfaces, mentioned in the scope of work (Annexure | Within 3 months from the date of acceptance of PO. | INR 2,50,000 per calendar week delay post completion of transition due date and part thereof. | 50% of the transition payout post 30 calendar day delay of the transition phase |

| | | | | | |
|-----|-----------------------------|--|--|--|---|
| | | 2) or elsewhere mentioned in the RFP | | | |
| 5. | Incident Management | The successful Bidder must ensure that all the incidents with respect to the work defined in the Scope of work (Annexure 2) are identified and reported to the Bank. | As per the priority of the Incidents defined in Section C. | As per the SLA of uptime defined in section C | As per SLA for Uptime defined |
| 6. | Ticket Resolution | The successful Bidder must ensure that all the tickets related to any incidents or tickets raised in ITSM tool must be resolved and closed. | Within the resolution timelines defined in "Priority of Incidents" under section C | As per the SLA for Tickets defined in section C | 2.5% of the total annual support payout |
| 7. | Planned Activities | The successful Bidder should notify the Bank of all the planned activities | At least 24 hours in advance of planned activity and/or mutually agreed by the Bank and the Bidder | If the successful Bidder carries out any activities without Banks written approval the same will be treated as unplanned downtime and corresponding penalties as per Uptime clauses will be levied | As per SLA for Uptime defined |
| 8. | Report generation /Delivery | The successful Bidder must adhere to the delivery as defined in "Reports" under section C of the RFP | As defined in Reports under Section C | For each non-submission of reports, penalty of 10,000/week/rep ort for every week of delay and part thereof. | 0.25% of the total annual payout |
| 10. | Exit Management Plan | The successful Bidder should submit a structured & | First plan within 6 months from the | Penalty of INR 1,00,000 per week and part thereof | 0.50% of the annual payout |

| | | | | | |
|-----|---|--|---|--|---|
| | | detailed Exit Management plan along with Training and Knowledge transfer and the same shall be updated every 6 months and thereafter. | date of acceptance of PO | | |
| 11. | Root Cause Analysis | The Successful Bidder shall do the documentation of the RCA wherever required for any Incidents and shall submit the same | For Priority-1 (24 hours) For Priority-2 (3 calendar days) | Penalty of INR 50,000 per week per incident for every week of delay and part thereof for P1 category Penalty of INR 25,000 per week per incident for every week of delay and part thereof for P2 category | 5% of the annual payout |
| 12. | Remediation of Root Cause Analysis | The Successful Bidder shall perform the remediation within the stipulated time | As per the priority level of the RCA | 0.10% of Monthly FM cost/per day | 5% of the annual payout |
| 13. | Delay/Failure/Non-compliance in Supply, Implementation, support, and Integration of the New tools | The successful Bidder shall ensure that the Supply, Implementation, support, and Integration is done as per the technical requirements and scope of work | As per the timelines give for the implementation of new tools mentioned above | Penalty of INR 50,000 per tool per week for every week of delay and part thereof | 10% of the total cost (including Hardware, License, and Implementation) for the respective tool |
| 14. | Renewal of Licenses/ Subscriptions/ Fees /AMC/ATS/ Support contracts as applicable, | The successful Bidder shall ensure that the renewal is completed before expiry of | The renewal process should be initiated at least 6 | 1% of the total quarterly payout for respective component for every week of | 5% of the annual payout for |

| | during the period of Contract | respective components | months prior to the date of expiry | delay and part thereof. | |
|-----|--|---|--|---|---|
| 15. | Customization / Change request | The successful Bidder shall ensure that the Customizations and Change requests are done as per the agreed timelines with the Bank | As agreed with the Bank and defined in the contract | 0.5% of CR cost per day | 25% of the total cost of respective Change request or Customization |
| 16. | Delay/Failure/ Non-compliance to regulatory guidelines or as per Banks requirement on DR Drill activity | Successful completion of DR Drill report with resolution of issues identified. | Within 15 days from the DR Drill | INR 1,00,000 per calendar day of delay | 10% of the annual payout |
| 17. | Delay/Failure/ Non-compliance to regulatory guidelines or as per Banks requirement on VAPT or any other audit | Report on successful resolution of issues identified under VAPT or any other audit. | As per the criticality defined in "VAPT" under section C | INR 10,000/instance per calendar day of delay | 10% of the annual payout |
| 18. | Penalties imposed by regulatory bodies/agencies on account of shortcomings related to CBS and allied applications handled by the Successful bidder | The penalty imposed by the regulatory bodies/agencies | NA | 100% of the Penalized amount | 100% of the Penalized amount |

7. SLA for RCA for the incident/ticket raised

Incase of uptime is not maintained for the CBS applications as below, appropriate RCA should be submitted by the bidder. If the Bidder fails to maintain the resolution turn-around time of the RCA corresponding to the incident/tickets raised through system/manual then penalty will be deducted from the resources cost as under:

| Service level range (calculated quarterly) | Penalty will be deducted from the resources cost |
|--|--|
| 99% and above | No Penalty |
| 95% to 98.99% | 1% of total quarterly support payout |
| 90% to 94.99% | 2% of total quarterly support payout |
| 85% to 89.99% | 4% of total quarterly support payout |
| Below 85% | 10% of the total quarterly support payout |

- 7.1 Root Cause Analysis (RCA) for Priority-1 issues should be provided within 24 hours and for Priority-2 and 3 within 3 (Three) calendar days and preventive steps to be taken by Bidder.
- 7.2 Irrespective of the above classification, if any incident that occurs is affecting the business of the Bank, the same will be treated as a Priority 1 issue only.
- 7.3 For Priority 1, permanent fix shall be provided post RCA within 7 calendar days and for Priority 2 and 3 within 15 calendar days.

8. SLA for Uptime

Bank will calculate CBS up/down time percentage using the Bank's ITSM and Log management and the data from ITSM will consider for framing the rules for Uptime and LD, the Bank is guided by the following principles

- 8.1. No double LD/ripple effect
- 8.2. Calculation of LD to be simple
- 8.3. The penalty/ penalty cap will be for each occasion/month
- 8.4. All LDs will be independent of each other
- 8.5. Total penalty per year during the contract period shall not exceed more than 20% of the annual payout.

If the Bidder fails to maintain the guaranteed Uptime during the contract period, the penalty for Uptime will be deducted as under:

| Sl. No. | Category | Required Uptime (Monthly) |
|---------|---|---------------------------|
| 1. | CBS, Finacle Connect24 gateway(Points a to h of Brief Description of the RFP under Section A - BID DETAILS & ABBREVIATIONS) in DC, DR, NDR(in future), NDC(in future) | 99.95% |
| 2. | Allied Applications, Interfaces and Tools | 99.95% |

The uptime percentage would be calculated on monthly basis and the calculated penalty amount would be adjusted from every subsequent payment.

If failure of any component supplied by the Bidder, leads to Business down time more than thrice within a rolling span of six months, then Bidder is expected to replace the

component/ equipment at Bidder's own cost with the root cause analysis document. If the Hardware supplied by the Bank, then Bidder is expected to give proper request to replace the device with analysis document.

Change Request: The Bidder should quote for 1000 man-days per year in the commercial BOM for Bid evaluation purpose and Bank shall release the payment for Change Request as per the man-day charges used and the number of man-days for each CR should be backed up with the transparent estimation model, productivity parameter and shall be on mutually agreed terms with the successful Bidder. In case of any delay in delivering the change request, financial penalty is applicable as per the SLA defined above.

Bidder must guarantee a minimum uptime as per the SLA of Uptime defined above on monthly basis with an availability of 24x7 basis. The percentage uptime is calculated on monthly basis as follows:

$$\frac{(\text{Total contracted minutes in a month} - \text{downtime minutes within contracted minutes})}{\text{X100}}$$

Total contracted minutes in a month

Contracted minutes of a month = Number of days in that month * 24*60

The uptime percentage would be calculated on monthly basis and the calculated penalty amount would be adjusted from every subsequent annual payment. Financial penalty is applicable due to non-adherence of the defined SLA.

| | |
|--|--|
| Mean Time to Respond | Not more than 1 hour in DC and DR |
| Mean Time to Rectify/Repair (Physical Infrastructure for new in scope applications) | Not more than 2 hours in DC/DRC. Not more than 4 hours in other locations within 60 KM from Regional Offices Not more than 6 hours in locations where the distance exceeds 60 KM from Regional Offices |
| Mean time to report, respond and rectify is applicable even when failure of application. | |

| LD/Penalty for Downtime due to failure of CBS and allied applications and also in Hardware/ Software Supplied by the Successful Bidder | | |
|---|---|---|
| Sl. No. | Category Wise Rules | Applicable LD |
| LD/Penalty for Downtime due to failure of CBS and allied applications in all branches, the reasons for which are attributable to the Successful Bidder. Downtime will be calculated separately for DC, DR, NDC and NDR as applicable. | | |
| a. | CBS and all Hardware/ Software supplied by the successful bidder for more than 15 minutes in a day | |
| 1. | Beyond 15 minutes up to 44 minutes. | Rs. 10,000 per minute for every minute beyond 15 minutes. |
| 2. | Downtime of above 44mts & up to 88 mts | Rs. 20,000 per minute for every minute beyond 44 minutes. |

| | | |
|-----|--|---|
| 3. | Downtime of above 88mts & up to 132 mts | Rs. 30,000 per minute for every minute beyond 88 minutes |
| 4. | Downtime of above 132mts & up to 176 mts | Rs. 40,000 per minute for every minute beyond 132 minutes |
| 5. | Downtime of above 176mts & up to 220 mts | Rs. 50,000 per minute for every minute beyond 176 minutes |
| 6. | Downtime of above 220mts & up to 264 mts | Rs. 60,000 per minute for every minute beyond 220 minutes |
| 7. | Downtime of above 264mts & up to 308 mts | Rs. 70,000 per minute for every minute beyond 264 minutes |
| 8. | Downtime of above 308mts & up to 352 mts | Rs. 80,000 per minute for every minute beyond 308 minutes |
| 9. | Downtime of above 352mts & up to 396 mts | Rs. 90,000 per minute for every minute beyond 352 minutes |
| 10. | Downtime of above 396mts & up to 440 mts | Rs. 1,00,000 per minute for every minute beyond 396 minutes |
| 11. | Downtime of above 440mts | 10% of the total annual payout |

| | | |
|-----|---|--|
| b. | In case service unavailability is not common and a few individual Branches only are affected due to non-availability/acute slowness/ intermittent availability/instability of CBS application continuously beyond 15min in a day the penalty for downtime/slowness will be calculated each branch wise as follows | |
| 12. | Beyond 15 minutes up to 60 minutes. | Rs. 100 per minute for every minute beyond 15 minutes. |
| 13. | Downtime of above 60mts & up to 120 mts | Rs. 200 per minute for every minute beyond 60 minutes. |
| 14. | Downtime of above 120mts & up to 240 mts | Rs. 300 per minute for every minute beyond 120 minutes |
| 15. | Downtime of above 240mts & up to 360 mts | Rs. 400 per minute for every minute beyond 240 minutes |
| 16. | Downtime of above 360mts | Rs. 500 per minute for every minute beyond 360 minutes |

The LD will be levied separately per change request:

| Change Request | Timeline (Satisfactory of deliverables as per the FS document mutually agreed by both parties) | Penalty will be deducted from the Change request cost |
|----------------------|--|---|
| Upto 5 Mandays | 1 week | ₹ 500 per day delay in non-movement to Production |
| 5 to 10 Mandays | 10 Days | ₹ 1500 per day delay in non-movement to Production |
| 10 to 20 Mandays | 2 weeks | ₹ 2500 per day delay in non-movement to Production |
| 20 to 50 Mandays | 3 weeks | ₹ 3500 per day delay in non-movement to Production |
| More than 50 Mandays | 1 Month | ₹ 5000 per day delay in non-movement to Production |

| | | |
|-----|--|--|
| c. | The LD will be levied separately for transaction failure in payment channels in case of attributable to the CBS applications and the services | |
| 17. | AePS | If technical declines beyond 3% then every % of the technical declines, ₹ 10,000 will be levied. |
| 18. | IMPS, NEFT, RTGS | If technical declines beyond 3% then every % of the technical declines, ₹ 10,000 will be levied. |
| 19. | UPI | If technical declines beyond 3% then every % of the technical declines, ₹ 10,000 will be levied. |

9. Payment Terms

- 9.1. Payment shall be made in Indian Rupees only, as per the payment schedules mentioned in Payment schedules.
- 9.2. The successful bidder should submit the proforma invoices reflecting GST, GSTIN, State Code, HSN Code, State Name, Taxes & Duties, for verification of the contents and calculations. Only after the confirmation from the Bank, the successful bidder has to raise the actual tax invoice.
- 9.3. Bank will release the payment on completion of activity and on production of relevant documents/invoices as evidence, please note that Originals of invoices (plus One Copy) reflecting GST, GSTIN, State Code, HSN Code, State Name, Taxes & Duties, Proof of delivery duly signed by Bank officials of the respective Branch/office should be submitted while claiming payment in respect of orders placed. After receipt of payment, the Bidder should submit the proof of GST return filed against respective invoices on every quarter.
- 9.4. The Bank shall finalize the Sign-off and Acceptance format mutually agreed by the selected Bidder. The selected Bidder shall strictly follow the mutually agreed format and submit the same while claiming the respective payments.
- 9.5. Payment shall be released within 30 days from submission of all the relevant documents approved by the Bank as per RFP terms.
- 9.6. The payments will be released through NEFT/RTGS or any other mode of payment as per the regulatory advisories after deducting the applicable LD/Penalty, TDS/GST-TDS/other taxes stipulated by Government if any, by Project Office at Bengaluru and the selected Bidder must provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code.
- 9.7. The proof of GST return submitted against the invoices by the successful bidder and payment released by the bank within 10 days after completion of the quarter of the filing period.
- 9.8. The Unit rate for all costs as per BOM will remain fixed for contract period.
- 9.9. Bank will not be liable to pay any amount to the selected Bidder which are not part of the commercial proposal.
- 9.10. Payment of support/services will be done as per calculation of the uptime and after deducting applicable penalty for downtime, which is mentioned in the related clause of the RFP. In case of any dispute arising against the claim of

payment, it is Bidders' responsibility to submit a relevant proof of confirmation for the activity performed. The Total penalty per year during the contract period shall not exceed more than 20% of the annual payout. If it exceeds, Bank at its discretion may terminate the contract as mentioned elsewhere in RFP.

10. Payment Schedules

- a) Charges for Resident Engineers will be paid quarterly in arrears basis on production of undisputed invoices and attendance certificate counter-signed by Bank official.
- b) Bank will not pay any amount in advance.
- c) Payment shall be released within 30 days of submission undisputed invoices & relevant documents as per RFP terms.
- d) The invoices should be raised in the name of KaGB or KGB as specified in the Purchase Order and should be delivered to Canara RRB Project Office, South End Road, Bengaluru-560004.
- e) The payments will be released through NEFT/RTGS after deducting the application LD/Penalty, TDS if any, by centrally by Head Office at Bengaluru and the Selected Bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code.
- n) The payment will be subjected to satisfactory services rendered.
- o) The successful Bidder must ensure to take the necessary sign-off by the Bank personnel on completion of each customization / activities from time to time for the payments to be released by the Bank.
- p) If the Bidder is unable to implement the Application Performance tool as per the technical requirement and to the satisfaction of the Bank, the Bank at its discretion may hold the amount equivalent to the total cost of the respective tool from any payment due to the Bidder.

10.1. Customization Charges

Customization charges are applicable as per the Man days mentioned in Bill of Material (Annexure 17)

| Sl. No. | Milestone | Implementation Cost for applications- / software's / infrastructure |
|---------|---|---|
| 1. | UAT Sign-off after complying all the Bank observation in the UAT environment | 40% of the Customization Cost |
| 2. | Successful movement of production in both DC and DRC and Go-Live of all the issues raised during the testing phase with Go live signoff | 50% of the Customization Cost |
| 3. | On successful resolution of all issues encountered post three months of go live signoff. | 10% of the Customization cost |

10.2. License and ATS Cost for Application/Software

License cost as mentioned in Bill of Material (Annexure 17)

| Sl. No. | Milestone | License Cost for application / software |
|---------|--|---|
| 1. | Delivery of Product Service Pack Testing tool and Application Monitoring tool License on the name of bank. | 50% of License Procurement cost of Product Service Pack Testing tool and Application Monitoring tool |
| 2. | Successful completion and Go-Live of all the issues raised during the testing phase for both the applications with Go live signoff of Product Service Pack Testing tool and License on the name of bank. | 40% of License Procurement cost of Product Service Pack Testing tool and Application Monitoring tool |
| 3. | On successful resolution of all issues encountered post three months of go live signoff of Product Service Pack Testing tool and Application Monitoring tool. | 10% of License Procurement cost of Product Service Pack Testing tool and Application Monitoring tool |
| 4. | Delivery of Supporting Software License like (RDBMS, OS any Middleware.) to bank. | 50% of License Procurement cost of Supporting Software License like (RDBMS, OS any Middleware.) to bank |
| 5. | Installation of Supporting Software License like (RDBMS, OS etc.) | 50% of License Procurement cost of Supporting Software License like (RDBMS, OS any Middleware.) to bank |
| 6. | ATS for Application/Software | 100% ATS cost will be paid yearly in advance against BG for equal amount. |

10.3. Implementation / Installation Cost for Product Service Pack Testing Tool and Application Monitoring Tool

Implementation cost as mentioned in Bill of Material (Annexure 17)

| Sl. No. | Milestone | Implementation Cost for applications- / software's / infrastructure |
|---------|--|--|
| 1. | Successful completion and Go-Live of all the issues raised during the testing phase for both the applications with Go live signoff | 100% of the Implementation Cost of Product Service Pack Testing Tool and Application Monitoring Tool |
| 2. | Successful installation of hardware component at DC and DRC | 100% of the Installation Cost of Hardware component at DC and DRC |

10.4. Infrastructure Hardware Procurement and AMC Cost

Infrastructure Hardware cost as mentioned in Bill of Material (Annexure 17)

| Sl. No. | Milestone | Implementation Cost for applications- / software's / infrastructure |
|---------|---|---|
| 1. | Successful delivery of all the required hardware of the in scope new applications at DC and DRC. Verification of BOQ done by bank | 60% of the Hardware Procurement Cost |
| 2. | Post Installation of the required hardware at DC and DRC | 30% of the Hardware Procurement Cost |
| 3. | On smooth running of the applications post three months of go live signoff and successful DR Drill. | 10% of the Hardware Procurement Cost |
| 4 | AMC for Infrastructure post three years of comprehensive warranty. | AMC charges will be paid quarterly in arrears. |

11. Onsite Resources and Support

- 11.1. The Bidder shall provide a contingent of well-trained personnel and extend necessary mentoring and operational support to meet the requirements in the scope of work.
- 11.2. The bidder shall obtain approval from the Bank for each personnel prior to the actual deployment. Bidder must submit copies of the qualifications, experience, and certifications of the personnel to be deputed on this assignment on its letterhead and the bank may conduct an interview of the resources on a case-to-case basis. The bank shall retain the right to deny any personnel of the bidder to take up this assignment.
- 11.3. The Bidder shall confirm that every person deployed by them on the project has undergone police verification and submit document to the effect prior to their engagement. The Bidder shall manage the activities of its personnel or others engaged in the project, etc. and shall be accountable for all the personnel deployed/engaged in the project.
- 11.4. In case the performance of the Bidder /their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may take suitable action accordingly.
- 11.5. No right to employment in the Bank shall accrue or arise to the employees or agents of the Bidder, by virtue of engagement of employees, agents, etc. of the Bidder for any assignment under this project. It is further clarified that the arrangement herein with the Vendor is a contract for service.
- 11.6. The Bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills and deployment experience for all critical activities.
- 11.7. The Bidder should submit following KYC documents for onsite resources:
 - 11.7.1. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.

- 11.7.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Vendor HR.
- 11.7.3. Aadhar Card - Duly attested photocopy by candidate and Bidder HR.
- 11.7.4. ID proof issued by the employer.
- 11.8. The Bidder shall extend all of the outsourced banking and financial services by deploying such personnel that have high integrity and meet the qualifications and other criteria stipulated by the Reserve Bank of India , Government or the Bank from time to time and agrees and undertake that during the subsistence of this agreement they will not employ any personnel/individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time ,as per the provisions of Minimum Wages Act 1948.
- 11.9. In case of any abnormal activity done by the resource which hampers the business or any system of the Bank, the Bidder shall be responsible to compensate the actual loss.
- 11.10. The successful Bidder shall comply with the resource requirements but not limited to as mentioned in Annexure - 18.
- 11.11. The Bidder need to size the resources to maintain, support and manage the system as per the SLA and scope of work mentioned in the RFP. However, Bidder needs to adhere to minimum resource requirement as per Annexure 18.
- 11.12. Bank at its discretion can request to add any resources and the same resources shall be deployed within 3 months from the date of Intimation. The cost of resources shall be as per the resources cost given in Bill of Material.
- 11.13. Bank at its discretion can remove the resources deployed by giving a notice of 1 month.
- 11.14. Minimum resources requirement as per Annexure 18 should be maintained onsite on all calendar days including Holidays and Weekends.

12. Exit Option

The Bank reserves the right to cancel the entire contract or part thereof, by giving 180 days' notice or as mentioned elsewhere in the RFP (whichever is applicable) in the event of happening of one or more of the following conditions mentioned below:

- 12.1. Discrepancy in services provided or the performance levels agreed upon or fraudulent practices, which have an impact on the functioning of the Bank.
- 12.2. Total value of penalties arising of the SLA clauses defined in Section C accounting for more than 20% of the of the proportionate Annual Contract Value in one year during the contract period.
- 12.3. Any other situation, which warrants cancellation of the contract, which may otherwise adversely affect the interest of the Bank.
- 12.4. In case of any IT security breaches observed which has an impact on the functioning of the Bank's risk.

Please note that the Bank shall also have the right to exit the contract at its own discretion without assigning any reason by giving a notice period of 180 days.

Notwithstanding the existence of a dispute, and/ or the commencement of arbitration proceedings, the Bidder shall be expected to continue the services. The Bidder is solely

responsible to prepare the detailed Reverse Transition plan.

However, the Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Bidder to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.

13. Exit Management

13.1. Exit Management Plan

- 13.1.1.** The Bidder should submit a structured & detailed Exit Management plan along with Training and Knowledge transfer for its exit initiated by the Bank.
- 13.1.2.** The Bidder needs to update the Transition and Exit management on half yearly basis or earlier in case of major changes during the entire contract duration. This plan and the format need to be discussed and approved by the Bank.
- 13.1.3.** The exit Management plan shall deal with the following aspects but not limited to of exit management in relation to the SLA as a whole and in relation to in scope applications, interfaces, infrastructure and network and the scope of work defined under this RFP.
- 13.1.4.** A detailed program of the transfer process that could be used in conjunction with a replacement vendor including details of the means to be used to ensure continuing provision of the services throughout the transfer process or until the cessation of the services and of the management structure to be used during the transfer.
- 13.1.5.** Plans for provision of contingent support to the Project and replacement Bidder for a reasonable period (minimum three month) after transfer or as decided by the Bank.
- 13.1.6.** Plans for training of the Replacement Bidder/ Bank staff to run the operations of the project. This training plan along with the training delivery schedule should be approved by the Bank. The delivery of training along with handholding support and getting the sign off on the same would be the responsibility of selected Bidder.
- 13.1.7.** At the end of the contract period or during the contract period, if any other Bidder is identified or selected for providing services related to the Bidder scope of work, the Bidder shall ensure that a proper and satisfactory handover is made to the replacement Bidder.
- 13.1.8.** All risk during transition stage shall be properly documented by the Bidder and mitigation measures shall be planned to ensure a smooth transition without any service disruption. The Bidder must ensure that hardware supplied by them shall not reach end of support products (software/ hardware) at time of transition. The Bidder shall inform well in advance end of support products (software/hardware) for the in-scope applications and infrastructure.
- 13.1.9.** The transition & exit management period will start three (3) months before the expiration of the contract or as decided by the Bank.

- 13.1.10. The Bidder will provide shadow support for a minimum of 180 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.
- 13.1.11. In case of termination, the exit management period will start from effective date of termination, or such other date as may be decided by the Bank and communicated to the Bidder.
- 13.1.12. Bidder must ensure closing off all critical open issues, any audit observation as on date of exit. All other open issues as on date of Exit shall be listed and provided to Bank.
- 13.1.13. The Bidder needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.

14. Training and Handholding

- 14.1. The Bidder shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank. The deliverables as indicated below but not limited to:
 - 14.1.1. Entire back-up History but not limited to archive policies, retention policies, restore policies, schedules, target storage, backup history.
 - 14.1.2. Change Request Logs
- 14.2. Dump of database (Raw and Processed) contents including the Asset Register, problem management system and operating procedures or any details with respect to the current engagement scope. For the avoidance of doubt this shall not include proprietary Software tools of Service Provider which are used for project management purposes generally within Bidder's business
- 14.3. Complete documentation for the scope of work performed (Infrastructure of new applications, CBS, Allied application, new applications) handed over to the Bank/replacement System Integrator/identified agency.
- 14.4. Handover of all AMC & ATS support related documents of in scope applications, credentials for all OEM products supplied/maintained in the system. Handover MOUs signed, licenses, subscriptions for taking services taken from third parties such as digital signature agencies,
- 14.5. Handover of the list of complete inventories of all assets created for the project
- 14.6. Assisting the new System Integrator/Bank with the complete audit of the system including licenses and physical assets
- 14.7. Detailed walk-throughs and demos for the solution
- 14.8. Hand-over of the user IDs, passwords, security policies, scripts to replacement System Integrator
- 14.9. During the exit management period, the Bidder shall use its best efforts to deliver the services.
- 14.10. The Bidder shall hold technical knowledge transfer sessions with designated technical team of Business and/or any replacement Bidder in at least last three (3) months of the project duration or as decided by Bank.
- 14.11. The Bidder shall hold operational hand-holding sessions on all in scope applications, interfaces, infrastructure, and network and any other information

related to engagement with the designated officers/ staff members, so that businesses can continue even after Bidder exits the project.

- 14.12. During Reverse transition Bank will not pay any additional cost to the Bidder for doing reverse transition.

15. Subcontracts

- 15.1. The successful bidder should provide the appropriate skilled resources domain wise to the bank in respect of the customization of CBS and allied applications and PSP testing. Subcontract will not be encouraged due to sensitivity of the data handling and applications.
- 15.2. Apart from 14.1 if any, subcontract should be in accordance with assignment and approval of the bank. The selected Bidder has to submit self-declaration and valid documents on their Sub-Contract facility for both Projects and Operations post awarding of the contract by the Bank.
- 15.3. The subcontract may be accepted only for resources deployed in L1/ helpdesk/ call center agent at Bank's own discretion. If bank desires, the bidder has to deploy their on-roll employees.
- 15.4. The Bank reserves the right to increase or decrease the number of resources agent depending on its requirements at the Bank. The Bank also reserves the right to change the locations of CBS helpdesks/ Call Center agents at its discretion.
- 15.5. All the terms and conditions will be applicable of the subcontracted employee as enumerated under section C clause 10 "Onsite resources and support".
- 15.6. The selected bidder should not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: No.F.7/10/2021-PPD (1) dated 23/02/2023 of Public Procurement Division, Department of Expenditure, Ministry of Finance). Any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws.
- 15.7. The successful bidder should execute the necessary outsource agreement with bank as per the regulator advisory then and there. In case of subcontract executed by the successful bidder by the third party, the back to back arrangement of execution of the outsourced agreement should be done.

16. Defect Liability

In case any of the supplies and hardware components delivered for in scope new applications under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty period of the contract, the selected Bidder shall forthwith replace/make good such defective supplies at no extra cost to the Bank without prejudice to other remedies as may be available to the Bank as per RFP bid terms.

17. VAPT and Other Audits

Bank can get VAPT, and other audits done by internal/ external professionals/ agencies any number of times during the period of contract, in compliance to the guidelines/ orders of Regulatory/ Statutory/ Supervisor/ Company Policies issued from time to time. The Bidder is bound to facilitate the closure of VAPT and other audits observations as

per the Banks requirement. The Bidder has to address the observations of each of such Assessment/ Testing/Audit/other audits as per the timelines mentioned below.

| Observation Type | Critical | High | Medium | Low | Information |
|-------------------------|----------|---------|---------|---------|------------------------------------|
| No of days for closure* | 10 Days | 15 Days | 20 Days | 25 Days | Can be assessed for implementation |

*The above timelines may change based on compliance to the guidelines/orders of Auditor.

18. DR Drill Switchover/Failover

- 18.1. Bidders need to perform DR drill/failover (Switch over and Switch back) for all in-scope applications with coordination with infrastructure SI as specified in Bank's BCP policy/regulatory guidelines in every calendar quarter during the contract period.
- 18.2. Bidder needs to allocate adequate resources, do project management, and work closely with the application owner for performing the DR Drills/failover whenever planned/unplanned by the Bank.
- 18.3. DR switch over - Bank may opt to conduct DR switchover as a part of regulatory requirement / as desired by Banks. (at least once in a quarter) during the contract period and as per the discretion of the bank as and when required.
- 18.4. Bidder should run Mock DR drill for testing the availability of DR site before the actual DR Drill.
- 18.5. Bidder should conduct DR drill DB switchover /switchback operations within permitted downtime for all the databases.
- 18.6. Bidder should Coordinate and cooperate with all other vendors & all the users involved in DR testing during the entire DR drills process.
- 18.7. Bidder should identify and rectify issues during DR drill within permitted timeframe as per the Bank policy.
- 18.8. Bidder should perform pre and post checks before and after any database switchover /switchback or failover/failback.
- 18.9. Track and report DR test results.
- 18.10. Provide Database activities support from DC and DR site with adequate skill during live DR drill.
- 18.11. Maintenance and readiness of all active and passive Infrastructure and network for DR switchover or failover.
- 18.12. Bidder should ensure the DC, DR and NDR application, database & storage replication. The Bidder is expected to provide appropriate data replication strategy and technology recommendation to replicate data across sites. Bidder should be able to implement & support both Synchronous & Asynchronous replication, database, storage mirroring based on the requirements.
- 18.13. The above guidelines are applicable to all existing DC/DR/NDR/UAT Oracle SQL or any other databases.

19. Reports

- 19.1. The below mentioned reports are the suggested list of reports (and not limited to) which the Bidder should provide during the contract period.
- 19.2. The Bidder should submit the exhaustive list of reports along with the frequency and timelines during the submission of the technical bid.
- 19.3. Bidder should suggest the report format for each of the report and get this reviewed, incorporate Bank's feedback & signed off by the Bank. However, during the entire contract period it may customized when and where required without any further commercial impact
- 19.4. Bidder shall submit the reports on a regular basis in a mutually decided format.
- 19.5. Below are some of the reports but not limited to that the Bidder needs to abide by for the entire contract period.

| Sl. No. | Report Name | Frequency | Description |
|---------|---|-----------|---|
| 1 | Interface Utilization Report | Quarterly | Network device interface utilization report. |
| 2 | Device Failover Report | Quarterly | Failover report of server, network devices over the period of time. |
| 3 | Database performance management | Monthly | Report Consists of the details including table space utilization, file system usage and all other events of OS which may determine the performance of the database (DC as well as DR) |
| 4 | Health Report | Monthly | The report will consist of but not limited to availability, CPU/Memory utilization, discards, latency and throughput interface bandwidth utilization |
| 5 | SAN Health Checkup report | Monthly | Report on the SAN health checks conducted |
| 6 | Backup logs and reports | Monthly | Report on the backup logs for (Servers, Database, VM's). |
| 7 | Performance management report for all support resources | Monthly | The report will measure the performance of the support resources deployed by the Bidder |
| 8 | Security Device Performance Report | Monthly | The report will consist of but not limited to availability, CPU/Memory utilization, discards, latency and throughput interface bandwidth utilization |
| 9 | Patching | Monthly | Monthly description of newly released patches. Hardening report of but not limited to server, VM's, OS, DB, Application, Network Device, middleware. |

| | | | |
|----|--|-------------------------|--|
| 10 | Vulnerabilities | Daily | Description of newly released works, viruses, vulnerabilities. |
| 11 | Daily Issues Report | Daily | List of daily application and server, network issues / outages. |
| 12 | Recurring Issues Report | Weekly | List of recurring application and infrastructure issues / outages |
| 13 | Transition Report Status | Weekly | Describes the progress of the transition activities at a program level. |
| 14 | Risk Assessment Report | Weekly | Articulates risks and mitigation strategy |
| 15 | Training Reports | Quarterly | Monthly training status for Bank's users |
| 16 | Escalation Reports | Fortnightly | Articulates escalated events over the past 15 days, the status, and the outcome for resolved issues |
| 17 | Issues Management | Monthly | Report of all major issues which require escalation beyond the project and delivery teams. |
| 18 | Regulatory Compliance Reports | Monthly | Depicts the state of audit readiness |
| 19 | Audit Report | Monthly | Non-Conformances identified and Action Items identified with deadlines |
| 20 | SLA Report | Monthly | Program level and Domain level SLA reports |
| 21 | Senior Management Report (Metrics, SLA, Utilization, Performance Improvements) | Monthly | Monthly SR. MGT report showing past performance, Systematic Improvement Plan Reports, DASHBOARDS |
| 22 | Vendor Operational Reports | Weekly | Liaison Report with other vendors & status of tickets pending with vendors |
| 23 | Incident Reports | Weekly | Report Incidents managed by operations, categorized by line of business, business segment, criticality, and overall totals |
| 24 | Change Request Report | Monthly | Monthly Status of change requests |
| 25 | Problem Management Report | Weekly | Weekly Status of problem tickets |
| 26 | Shift handover Report | By shift | Report Critical, Open, and General items that occurred during the last shift and pending action items for next shift |
| 27 | Help Desk Report | Daily, Weekly & Monthly | Report Help Desk statistics, including first call resolution, abandonment rate, incident accuracy and resolution, average speed of answer, and contact method and type |

| | | | |
|--|-------------------------------------|-------------------------|---|
| 28 | Vendor Back lining Report | Quarterly | Bidder has to submit a report showing all the back lining with OEM (Hardware, Software, Support) is inline and not expired |
| 29 | Asset Inventory Reports | Monthly | Bidder must submit a consolidated asset inventory summary report |
| 30 | UAT summary report | Weekly and Monthly | Bidder must submit a consolidated test summary report |
| 31 | System Integration Testing report | Monthly | Report consists of (Test plans, Test scenarios, comprehensive set of Test Cases and sample test data) |
| 32 | Capacity Planning report | Monthly | Overall IT and Network capacity planning report (Capture capacity usage on monthly basis, Capacity projection and plans for improvement) |
| 33 | Incident & Problem report | Weekly | Report consists of all Incident and Problem tickets details. |
| 34 | Root Cause Analysis report | Monthly | Report consists of the detailed Root Cause Analysis of the incidents and problem recorded. |
| 35 | DR Drill Test results/ report | Quarterly | Bidder must submit a consolidated test summary report |
| 36 | VAPT mitigation / correction report | Quarterly | Report consists of the mitigation steps undertaken to address the VAPT observations. |
| 37 | Replication report | Monthly | Report on the data/status for replication of application, database, storage across DC & DR |
| 38 | Ad-hoc reports | Daily, Weekly & Monthly | As & when required by the Bank |
| 39 | Business Continuity report | Quarterly | Report on the business continuity containing DR plan and solution architecture for all in scope applications, network and infrastructure. |
| Note: Reports to be published by bidder with coordination with infrastructure management service provider and its implemented monitoring solution. | | | |

20. Escrow arrangement during Contract Period

- 20.1. The Bidder shall inform the Bank about the software if any developed by the Bidder/anyone supplying through the Bidder and customized to the requirements of the Bank.
- 20.2. The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept can be finalized at the time of lodging the software for escrow. Where

the code is not owned by the Bank, then, in such cases, the Bank shall obtain a certificate from the application developer stating that the application is free of known vulnerabilities, malwares and any covert channels in the code.

- 20.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the Bidder or should be Bidder cease or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be affected by the agent within 15 days of receipt of written demand from the purchaser, therefore.
- 20.4. The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the selected bidder or owner of the software meaning that Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updation fee.
- 20.5. The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project).
- 20.6. The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from other. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.

Section-D Bid Process

1. Clarification to RFP and Pre-Bid Queries:

- 1.1. The bidder should carefully examine and understand the specifications, terms and conditions of the RFP and may seek clarifications, if required. The bidders in all such cases should seek clarification in writing in the same serial order as that of the RFP by mentioning the relevant page number and clause number of the RFP as per format provided under **Appendix-D**.
- 1.2. All communications regarding points requiring clarifications and any doubts shall be given in writing to the General Manager, Karnataka Gramin Bank, Canara RRBs CBS Project Office, 19-19/1, IIIrd Floor, Above Canara Bank Regional Office, Southend Road, Basavanagudi, Bengaluru - 560004 or an email can be sent to apmgroup@kgbk.in by the intending bidders as per the schedule.
- 1.3. No queries will be entertained from the bidders after the above date and time.
- 1.4. No oral or individual consultation will be entertained.

2. Pre-Bid Meeting:

- 2.1. A pre-bid meeting of the intending bidders will be held on the date & time at the venue specified in the Bid Schedule to clarify any point/doubt raised by them in respect of this RFP. No separate communication will be sent for this meeting.
- 2.2. If the meeting date is declared as a holiday under NI Act by the Government after issuance of RFP, the next working day will be deemed to be the pre-bid meeting day. Authorized representatives of interested bidders shall be present during the scheduled time. In this connection, Bank will allow maximum of Two (2) representatives from each Bidder to participate in the pre-bid meeting.
- 2.3. Bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.
- 2.4. Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the Bidders in the meeting.
- 2.5. The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank's website <https://karnatakagraminbank.com/>, <https://keralagbank.com/> & no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidder.
- 2.6. Non-reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

3. Amendment to RFP Document:

- 3.1. At any time prior to deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective bidder, may modify the RFP document, by amendment.
- 3.2. Notification of amendments will be made available on the Bank's website only <https://karnatakagraminbank.com> , <https://keralagbank.com> and will be binding on all bidders and no separate communication will be issued in this regard.
- 3.3. In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline for a reasonable period as decided by the Bank for submission of Bids.

4. Bid System Offer:

This is two bid system which has following 3 (Three) parts:

The bids shall be submitted with the 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.

The Eligibility, Technical and Commercial Bids should be submitted in "Hard copy physically" and the soft copy in pdf format to be part of the physical submission in the form of CD/Pendrive.

- 4.1. **Part- A Conformity to Eligibility Criteria:** Indicating their compliance to eligibility criteria. The format for submission of conformity to eligibility criteria is as per **Appendix - A.**
- 4.2. **Part-B Technical Proposal:** Indicating the response to the Technical/Functional specification/requirement of subject RFP. The format for submission of technical proposal is as per **Appendix - B.**
- 4.3. **Part - C Commercial Bid:** Furnishing all relevant information as required as per Commercial Bill of Material as per **Annexure- 17.** The format for submission of Commercial Bid is as per **Appendix-C.**

5. Preparation of Bids:

- 5.1. The bid shall be typed or written in English language in indelible ink. All the pages in the respective bids should be serially numbered and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall affix signature (not initials) in all pages of the Bids, except for un-amended printed literature.

- a) The three parts as stated above, should be placed in three separate envelopes superscripted with 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial bid ' respectively and properly closed and sealed. Thereafter, all the three envelop shall be placed inside another envelope and properly closed and sealed. The final envelope should be superscripted as "**Offer for RFP No. ___/___ dated _____ for**

_____” (includes separately sealed 'Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid/Commercial Bid') on the top of the envelope. All the envelopes shall bear the name and complete postal address of the bidder as well as the addressee, namely the **General Manager, Karnataka Gramin Bank, Canara RRBs CBS Project Office, 19-19/1, 11th Floor, Above Canara Bank Regional Office, Southend Road, Basavanagudi, Bengaluru - 560004.**

- b) All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be paginated with Name, Seal and Signature of the Authorized Signatory. Bids with erasing/ overwriting/ cutting without authentication may be liable for rejection. Authorization letter for signing the Bid documents duly signed by Company's Authorized signatory should be submitted.

5.2. Part - A Conformity to Eligibility Criteria:

- a) Before submitting the bid, the bidders should ensure that they confirm to the eligibility criteria as stated in **Annexure- 1** of RFP. Only after satisfying themselves of the eligibility, the offer should be submitted.
- b) The Conformity to Eligibility Criteria as per Annexure- 1 among others must contain Demand Draft/NEFT towards the Application Money (Tender Fee), signed Integrity Pact (as per Appendix -I) and EMD/Bank Guarantee in lieu of EMD (as per Appendix - F) / Bid Security Letter as per Appendix-H of this document. The Conformity to Eligibility Criteria should be complete in all respects and contain all information sought for, as per Appendix-A.
- c) The Placement of Application Money, EMD/Bank Guarantee in lieu of EMD/ Bid Security Letter and Integrity Pact other than Part A-Conformity to Eligibility Criteria will make the bid liable for rejection.
- d) After ensuring the above, it shall be place inside a separate envelope and sealed and superscripted on the top of the cover as "PART A-Conformity to Eligibility Criteria for RFP No. ___/___ dated _____ for _____".

5.3. Part - B Technical Proposal:

- a) Technical Proposal should be submitted as per the format in Appendix-B. Relevant technical details and documentation should be provided along with Technical Proposal.
- b) The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of technical information as per the format given in the offer.
- c) If any part of the technical specification offered by the bidder is different from the specifications sought in our RFP, the bidder has to substantiate the same in detail the reason for their quoting a different specification than what is sought for, like higher version or non-availability of the specifications quoted by us, invariably to process the technical offer.

- d) The Bank shall not allow/ permit changes in the technical specifications once it is submitted.
- e) The relevant product information, license details, version details, printed product brochure, technical specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.
- f) The Technical Proposal should be complete in all respects and contain all information sought for, as per Appendix-B. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part B-Technical Proposal should be complete and should cover all products and services. Technical Proposal without masked Bill of Materials will be liable for rejection.
- g) Masked Bill of Material which is not as per below instruction will make Bid liable for rejection:
 - i. Should be replica of Bill of Material except that it should not contain any price information (with Prices masked).
 - ii. It should not provide any price information like, unit price, tax percentage, tax amount, Implementation Charges etc.
- h) After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscripted on the top of the cover as "PART - B Technical Proposal for RFP No. ___/___ dated _____ for _____".

5.4. Part - C Commercial Bid:

- a) Commercial Bid should be submitted as per the instruction in Appendix- C.
- b) Commercial Bid shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. Bill of Material should give all relevant price information as per Annexure- 17. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.
- c) Under no circumstances the Commercial Bill of Material should be kept in Part-A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) Cover. The placement of Bill of Material in Part A (i.e. Conformity to Eligibility Criteria) or Part B (i.e. Technical Proposal) covers will make bid liable for rejection.
- d) The Masked Bill of Material must be attached in Technical Proposal and Un-Masked Bill of Material in Commercial Bid. The format will be identical for both Technical Proposal and Commercial Bid, except that the Technical Proposal should not contain any price information (with Prices masked). Any change in the Bill of Material format may render the bid liable for rejection.
- e) Bidder must take care in filling price information in the Commercial Offer, to ensure that there are no typographical or arithmetic error. All fields must be filled up correctly.

- f) Any change in the Bill of Material format may render the bid liable for rejection. The Commercial Bid that are incomplete or conditional are liable to be rejected.
- g) The Bidder should indicate the individual taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank.
- h) After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscripted on the top of the cover as "PART C - Commercial Bid for RFP No. ___/___ dated _____ for _____".

6. Application Money:

- 6.1. This document can be downloaded from Bank's website <https://karnatakagraminbank.com/>, <https://keralagbank.com/> and <https://canarabank.com/>. In that event, the bidders should pay the Application Fee (Non-Refundable) as mentioned in Bid Schedule towards tender document by means of DD/NEFT drawn on any scheduled Commercial Bank other than Karnataka Gramin Bank and Kerala Gramin Bank in favour of Karnataka Gramin Bank, payable at Bengaluru, Karnataka and submit the same along with Part A-Conformity to Eligibility Criteria.
- 6.2. Submission of the Application Money in other than "Part-A-Conformity to the Eligibility Criteria" is liable to be rejected on grounds of non-payment of the Application Money.
- 6.3. The Bidder shall bear all costs associated with the preparation and submission of the Bid and Bank will not be responsible for the costs, regardless of the conduct or outcome of the bidding process. The Bank is not liable for any cost incurred by the Bidder in replying to this RFP. It is also clarified that no binding relationship will exist between any of the respondents and the Bank until the execution of the contract.

7. Earnest Money Deposit (EMD) / Bank Guarantee in lieu of EMD:

- 7.1. The bidder shall furnish Non Interest Earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India other than Karnataka Gramin Bank and Kerala Gramin Bank in favour of Karnataka Gramin Bank, Payable at Bengaluru and should be kept along with the Part A - Conformity to Eligibility Criteria.
- 7.2. In case the EMD is submitted in the form of Bank Guarantee the same should be valid for the minimum period of 6 months with additional claim period of 3 months from the last date for submission of offer. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix F.
- 7.3. The Bank Guarantee issued by issuing Bank on behalf of Bidder in favour of Karnataka Gramin Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). Any Bank Guarantee submitted in physical mode, including EMD/Bid Guarantee which cannot be verifiable through SFMS will be rejected summarily.

7.4. Submission of EMD in other than Part A Conformity to Eligibility Criteria envelope is liable to be rejected on grounds of non-submission of EMD.

7.5. The EMD of the bidders not qualified under Part A- Conformity to Eligibility Criteria will be returned within 15 days after opening the Technical Proposals of the bidders under Part A - Conformity to Eligibility Criteria. The EMD of the bidders not qualified under Part B - Technical Proposal will be returned within 15 days after opening the Commercial Bid of the Technically Qualified Bidder. The EMD of the Technical Qualified bidders will be returned upon the selected bidder accepting the order and furnishing the Performance Bank Guarantee.

7.6. The EMD may be forfeited / Bank Guarantee may be invoked :

- i. If the bidder withdraws or amends the bid during the period of bid validity specified in this document.
- ii. If the selected bidder fails to accept the purchase order within 7 days for fails to sign the contract or fails to furnish performance bank guarantee in accordance with the terms of the RFP.

8. License and Versions

It is mandatory to provide make & model of all the items and their subcomponents as has been sought in the commercial Bill of Material. The Offer may not be evaluated and/ or will be liable for rejection in case of non-submission or partial submission of make, model of the items offered. Please note that substituting required information by just brand name is not enough. Bidder should not quote technology, hardware, software etc., which is already End of Sale. Bidder also should not quote technology/ hardware/software etc., which are impending End of Sale in 2 years from the date of submission of bid.

9. Software Version:

The bidder should ensure usage of latest licensed software with proper update/patches and their subcomponents as has been sought in the technical/functional requirements. The Offer may not be evaluated and / or will be liable for rejection in case of non-submission or partial submission of Software Version of the items offered. Please note that substituting required information by just software name is not enough. Bidder should not quote Software which is already End of Sale. Bidder also should not quote Software which are impending End of Sale in 2 years from the date of Submission of Bid.

10. Documentation:

Technical information in the form of Brochures / Manuals / CD etc. of the most current and updated version available in English must be submitted in support of the Technical Offer made without any additional charges to the bank. The Bank is at liberty to reproduce all the documents and printed materials furnished by the Bidder in relation to the RFP for its own use.

11. Costs & Currency:

The Offer must be made in Indian Rupees (₹) only as per Bill of Material (Annexure-17).

12. Erasure or Alterations:

The Offers containing erasures or alterations, or overwriting may not be considered. There should be no hand-written material, corrections, or alterations in the offer. Technical details must be completely filled in. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as "Ok", "Accepted", "Noted", "as given in brochure/manual" is not acceptable. The Bank may treat such offers as not adhering to the tender guidelines and as unacceptable.

13. Assumptions / Presumptions / Modifications:

The Bank would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation etc., which the bidder includes in any part of the bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions deviations etc., have been accepted by the Bank and communicated to the bidder in writing. The bidder later cannot make any plea of having specified any assumption, terms, conditions, deviation etc. in the bidder's response to this RFP document. No offer can be modified or withdrawn by a bidder after submission of bid/s.

14. Submission of Bids:

- 14.1. The Name and address of the Bidder, RFP No. and due date of the RFP are to be specifically mentioned on the Top of the envelope containing Bid.
- 14.2. The bid/s properly superscripted in the manner prescribed in earlier clauses of this RFP should be deposited in the Tender Box on the Date & Time and at the Venue specified in the Bid Schedule.
- 14.3. If the last day of submission of bids is declared as a holiday under NI Act by the Government after issuance of RFP, the next working day will be deemed to be the last day for submission of the RFP. The Bid/s which is/are deposited after the said date and time shall not be considered.
- 14.4. Bids sent through post/courier will not be accepted/evaluated. Bids should be deposited in the Tender Box.
- 14.5. If the envelopes, including the outer envelope is not sealed and marked in the prescribed manner, the Bank will assume no responsibility for the bid's misplacement or premature opening.

- 14.6. The following officials will facilitate in bid related queries and make arrangements for deposit of bid documents.

| First Official | Alternate Official |
|--|--|
| Manager Karnataka Gramin Bank Canara RRBs CBS Project Office, 19-19/1, IIIrd Floor, Above Canara Bank Regional Office, South End Road, Basavanagudi, Bengaluru - 560 004 | Chief Manager Karnataka Gramin Bank Canara RRBs CBS Project Office, 19-19/1, IIIrd Floor, Above Canara Bank Regional Office, South End Road, Basavanagudi, Bengaluru - 560 004 |

- 14.7. In case bid documents are too bulky to be placed inside the tender box, arrangements will be made by the above-mentioned officials to receive the tender. However, bidder should reach the venue before the date and time stipulated as per Bid Schedule.

15. Bid Opening:

- 15.1. The Part A-Conformity to Eligibility Criteria shall be opened, on the date & time and at the Venue specified in the Bid Schedule, in the presence of the Bidder's representative/s who may choose to attend the bid opening.
- 15.2. Bidder's representative may be present in the place and venue well in time along with an authorization letter in hand for each bid opening under this RFP, as per the format Appendix-E enclosed.

Note: Authorization letter should be carried in person.

- 15.3. Attendance of all the representatives of the bidders who are present at bid opening will be taken in a register against Name, Name of the Company and with full signature.
- 15.4. The Bidders may note that no further notice will be given in this regard. Further, in case the bank does not function on the aforesaid date due to unforeseen circumstances or declared as holiday then the bid will be accepted up to 03:00 PM on the next working day and bids will be opened at 03:30 PM at the same venue on the same day.
- 15.5. The following details will be announced at the time of bid opening.
- Name of the Bidder.
 - Presence or absence of cost of the Bidding document and Bid security.
 - Such other details as the Bank at its discretion may consider appropriate.
- 15.6. If any of the bidders or all bidders who submitted the tender are not present during the specified date, time, and venue of opening it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the bank at its discretion will proceed further with opening of the Part A - Conformity to Eligibility Criteria in their absence.
- 15.7. The Part A-Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on the documents submitted as per Appendix -A and Eligibility Criteria stipulated in RFP document. The Part B Technical Proposal of only those bidders who qualified in Part A-Conformity to Eligibility Criteria will be opened with due

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communication by the bank.

15.8. The Commercial Bid of only those bidders who are qualified in Part-B Technical Proposal will be opened for further Tender Process.

16. Withdrawal of Bid:

The Bidder may withdraw its bid after the bid's submission, provided that written notice of the substitution or withdrawal of the bids is received by the Bank prior to the deadline prescribed for submission of bids.

The Bidder's withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provision. A withdrawal notice may also be sent by fax/e-mail but followed by a signed confirmation copy, postmarked no later than the deadline for submission of bids.

No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of the bid during this interval may result in the Bidder's forfeiture of its Bid security.

Section - E: Selection of Bidder

1. Preliminary Scrutiny:

- 1.1. The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP, whether the documents have been properly signed, whether items are offered as per RFP requirements and whether technical documentation as required to evaluate the offer has been submitted.
- 1.2. Prior to detailed evaluation, the Bank will determine the substantial responsiveness of each Bid to the bidding document. Substantial responsiveness means that the bid conforms to all terms and conditions, scope of work and technical specifications and bidding document is submitted without any deviations.

2. Clarification of Offers:

- 2.1. During the process of scrutiny, evaluation, and comparison of offers, the Bank may, at its discretion, seek clarifications from all the bidders/ any of the bidders on the offer made by them. The bidder must respond to the bank and submit the relevant proof /supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.
- 2.2. The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waiver.

3. Evaluation of Bids:

- 3.1. The Bank will evaluate the bid submitted by the bidders under this RFP. The Bid will be evaluated by a committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.

3.2. Part - A: Conformity to Eligibility Criteria:

The Part A- Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on Eligibility Criteria mentioned in the RFP and on the documents submitted as per **Appendix-A**. The proof of documents submitted by the bidder will be evaluated by the Bank and Bank will seek clarification, if required.

The Techno-Commercial evaluation process will consist of two stages:

- a. Technical Evaluation
- b. Commercial Evaluation

The evaluation process aims to find out the best fit (based on technical and commercial evaluation) of bidder and can be summarized in the following points

3.3. Part - B: Technical Proposal:

- a. The Part B - Technical Proposal of only those bidders who qualified in Part A - Conformity to Eligibility Criteria, will be opened with due communication by the Bank. The Part B- Technical Proposal submitted by the bidder will be evaluated by the Bank based on proof of documents submitted as per Appendix B and Bank will seek clarification, if required. The technical evaluation shall be performed first to identify the list of technically qualified service providers as per the technical evaluation criteria defined in the RFP. Each bidder shall be assigned a Technical Score (T).
- b. The Technical Evaluation will be as per Scope of Work of this RFP.
- c. Technical Bid evaluation carries weightage of 70%
- d. **Bidders must fully comply with requirements. Non-compliance to anyone of the requirements leads to disqualification of the Bidder in Part B - Technical Proposal.**
- e. If any part of the technical specification offered by the bidder is different from the specifications sought in our RFP, the bidder has to substantiate the same in detail the reason for their quoting a different specification than what is sought for, like higher version or non-availability of the specifications quoted by us, invariably to process the technical offer. Bank reserves the right to waive / not accept any of the Technical and Functional Specifications quoted by the Bidder during technical evaluation.
- f. The Bank shall not allow/permit changes in the technical specifications once it is submitted.

The technical evaluation will have 70% weightage and Commercial evaluation shall have 30% weightage. These weightages shall be taken into consideration for arriving at the Successful Bidder. The evaluation methodologies vis-a-vis the weightages are as under:

The Score will be calculated for all eligible and technically qualified Bidder based on the following formula: $S = (T \times 70 / T \text{ high}) + (L \text{ low} \times 30 / L)$

Where:

S = Score of the Bidder

T = Technical score of the Bidder

T high = Highest Technical score among the Bidders

L = TCO by the vendor for period of 7 years

L low = Minimum quoted TCO amongst vendors for the entire scope of work covered in this RFP document.

Technical score will be arrived at treating the marks of the Bidder scoring the highest marks (X) in technical evaluation as 100. Technical score for other Bidders (Y and Z) will be computed using the formula Marks of other Bidders (Y and Z) / Marks of highest scorer (X)*70.

Similarly, Commercial Score of all technically cleared Bidders will be arrived at taking the cost quoted by L1 Bidder i.e., the lowest quote from all technically qualified Bidder (say Z) as 100.

Marks for other Bidders will be calculated using the formula Commercial Score = Cost of L1 Bidder / Cost quoted by Bidder *30.

A “Combined score” will be arrived at, considering both marks scored through Technical Bid evaluation and the nominal commercial quotes with a weightage of 70% for the Technical Bid and 30% for the Commercial Bid as described below. The combined score is arrived at by adding Technical Score and Commercial Score. The successful Bidder will be the one who has highest Combined Score.

| Sl no | Bidder | Technical Evaluation Mark (T) | Nominal Bid Price in INR (L) | Technical Score | Commercial Score | Combined Score (Out of 100) (S) |
|-------|--------|-------------------------------|------------------------------|-------------------|-------------------|---------------------------------|
| 1 | X | 95 (T1) | 75 (L3) | $95/95*70= 70$ | $65/75*30= 26$ | 96 |
| 2 | Y | 90 (T2) | 70 (L2) | $90/95*70= 66.31$ | $65/70*30= 27.85$ | 94.16 |
| 3 | Z | 85 (T3) | 65 (L1) | $85/95*70= 62.63$ | $65/65*30= 30$ | 92.63 |

In the above example Bidder X with combined score (S) highest becomes the successful Bidder.

The Bidder securing the highest score becomes the successful Bidder (H1). For example - There are three Bidders X, Y and Z.

Decision of the Bank will be final and binding to the successful Bidder.

On combined score if there is a tie, the Bidder with the higher technical score will be awarded the assignment and 4 decimal points shall be considered for calculation of combined score.

The Bank will assign marks for the technical evaluation based on the documents submitted as a part of the Technical Bid Evaluation criteria and the presentation made to the Bank’s technical evaluation committee if requested by the Bank.

Respondents scoring a minimum of 70 marks in the technical bid shall only be considered for commercial bid opening.

However, kindly note that the Bank reserves the right to finalize and if deemed necessary, focus on only the domestic presence of the Bank (and excluding the international presence) from the scope of work, as decided by the Bank. **The Bank’s decision is FINAL in this regard.**

Technical Evaluation:

| S. No. | Technical Evaluation | Evaluation Approach | Supporting Documents to be submitted |
|--------|--------------------------------|--|--|
| 1 | Bidder's capability (50 Marks) | <p>A) The Bidder should be Certified Implementation /coding /customization Partner of OEM (Infosys/ EdgeVerve) for Finacle implementation, customization and should have provided support for the Finacle 10.x version in any Scheduled bank(s) with minimum 250 branches per bank and at least 1000 branches (altogether) in last 5 years. (15 Marks)</p> <ul style="list-style-type: none"> • The proposed CBS application should have been Implemented successfully and Ongoing Support by the bidder in any Scheduled bank(s) with minimum 500 branches per bank and at least 1000 branches (altogether) in last 5 years (15 Marks) • The proposed CBS application should have been Implemented successfully and Ongoing Support by the bidder in any Scheduled bank(s) with minimum 250 branches per bank and at least 1000 branches (altogether) in last 5 years (12 Marks) <p>Note: If the bidder is only providing Finacle CBS application support (10.x version) to scheduled Bank(s) then the above two scoring criteria will be valid for the Bidder with an additional clause that it has to mandatorily provide Ongoing Support to at least 2000 Branches (all together).</p> <p>B) The Bidder should have undertaken at least two(2) Application Management services for Surround applications (Internet Banking, Mobile Banking with IMPS and UPI,PFMS,AML, CTS, SFMS,LOS,LMS) any of the commercial/Scheduled banks during last three financial years. (15 Marks)</p> | <p>A)</p> <ol style="list-style-type: none"> 1. The relevant certificate from Infosys/ EdgeVerve should be submitted. 2. Authorization letter from their OEM as per Annexure-10 and Annexure-11 of this RFP. 3. The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from Scheduled banks in India with minimum 250 branches per bank. Multiple credentials are acceptable to fulfill at least 1000 branches (all together). <p>B) The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from commercial/Scheduled banks in India.(Installations from multiple clients are accepted)</p> |

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| | | <ul style="list-style-type: none"> • The Bidder should have undertaken Six (6) or more Application Management services for Surround applications (Internet Banking, Mobile Banking with IMPS and UPI,PFMS,AML, CTS, SFMS,LOS,LMS) any of the commercial/Scheduled banks during last three financial years. (15 Marks) • The Bidder should have undertaken at least Four (4) Application Management services for Surround applications (Internet Banking, Mobile Banking with IMPS and UPI, PFMS, AML, CTS, SFMS,LOS,LMS) any of the commercial/Scheduled banks during last three financial years. (12 Marks) • The Bidder should have undertaken at least two (2) Application Management services for Surround applications (Internet Banking, Mobile Banking with IMPS and UPI, PFMS, AML, CTS, SFMS, LOS, LMS) any of the commercial/Scheduled banks during last three financial years. (10 Marks) <p>C) The Bidder should have prior experience in providing L1 and L2 resources for Application Support services for at least One(1) commercial/Scheduled banks in India during last three financial years. (10 Marks)</p> <ul style="list-style-type: none"> • The Bidder should have prior experience in providing L1 and L2 resources for Application Support services for at least One(1) commercial/Scheduled banks in India during last three financial years.(7 Marks) | <p>C) The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from commercial/Scheduled banks in India.(Installations from multiple clients are accepted)</p> |
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| | | <ul style="list-style-type: none"> • The Bidder should have prior experience in providing L1 and L2 resources for Application Support services for at Two (2) commercial/Scheduled banks in India during last three financial years.(8 Marks) • The Bidder should have prior experience in providing L1 and L2 resources for Application Support services for a more than Two (2) commercial/Scheduled banks in India during last three financial years.(10 Marks) <p>D) The bidder should have an average annual turnover minimum ₹. 12 Crore during last three financial years (i.e., 2021-22, 2022-23, 2023-24). (10 Marks)</p> <ul style="list-style-type: none"> • The Bidder should have an average annual turnover minimum ₹. 10 Crore during last three financial years (i.e., 2021-22, 2022-23, 2023-24). (7 Marks) • The Bidder should have an average annual turnover minimum ₹. 15 Crore during last three financial years (i.e., 2021-22, 2022-23, 2023-24). (8 Marks) • The Bidder should have an average annual turnover minimum ₹. 20 Crore during last three financial years (i.e., 2021-22, 2022-23, 2023-24). (10 Marks) | <p>D) Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2021-22 & 2022-23, 2023-24 along with certificate from the Company's Chartered Accountant to this effect with UDIN.</p> |
| 2 | Proposed Manpower Deployment (30 Marks) | <p>A) Project Manager Experience (10 Marks)</p> <ul style="list-style-type: none"> • Project Manager - Project Manager having 15+ years of Experience and Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. or equivalent or higher qualification. Practical experience in project management methodology and techniques gained through managing | <p>A)</p> <ol style="list-style-type: none"> 1. Curriculum Vitae of the Project Manager in Bidder's Letter Head confirming that the Resource is under their payroll for the last 6 months. 2. Relevant experience as per technical scoring criteria should be mentioned in |

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| | | <p>large and complex projects. Experience in managing Bank operations engagements and have worked as a Program manager in at least one Schedule Commercial Bank in India Having Certification in any one of the following: ITIL 4 certified, PMP Certified, Prince -2 certified. (10 Marks)</p> <ul style="list-style-type: none"> • Project Manager - Project Manager having 10+ years of Experience and Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. or equivalent or higher qualification. Practical experience in project management methodology and techniques gained through managing large and complex projects. Experience in managing Bank operations engagements and have worked as a Program manager in at least one Schedule Commercial Bank in India Having Certification in any one of the following: ITIL 4 certified, PMP Certified, Prince -2 certified. (7 Marks) <hr/> <p>B) Technical Lead Experience (10 Marks)</p> <ul style="list-style-type: none"> • Technical Lead- Having 10+ years of Experience and Graduate in Engineering /PGDCM /MBA/ MCA/PGDGM / BE/B.Tech in Computer Science & Engineering or equivalent or higher qualification. Should have experience in Allied Applications & Interfaces, Infrastructure management but not limited to (Windows/Solaris/IBM Unix/AIX Administration/RHEL), storage, database (Oracle/DB2/Sybase/MySQL/MSSQL) and Network (Firewall/Load balancer/WAF/switch/router/SD-WAN) in Banking Domain and should have certification in any two(2) of the following : <p>Application development Certification Technical certifications like MCP/SA/ RHCE / CCNP/ VMware vSphere/</p> | <p>the CV.</p> <ol style="list-style-type: none"> 3. Attested copy of the Education Qualification. 4. Certification copy mentioned as per scoring criteria should be attached in the CV. <hr/> <p>B)</p> <ol style="list-style-type: none"> 1. Curriculum Vitae of the Technical Lead in Bidder's Letter Head confirming that the Resource is under their payroll for the last 6 months. 2. Relevant experience as per technical scoring criteria should be mentioned in the CV. 3. Attested copy of the Education Qualification. 4. Certification copy mentioned as per scoring criteria should be attached in the CV. <p>Note: The Bidder to provide one CV for each of the category of L3 / Technical Lead resources mentioned in the Bill of Material.</p> |
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| | | <p>Oracle Solaris Certified/ PowerVM/IBM Certified Specialist. Professional/Expert level DB Certifications but not limited to Oracle/MS-SQL/MY-SQL/Sybase/DB2 (10Marks)</p> <ul style="list-style-type: none"> Technical Lead- Having 7+ years of Experience and Graduate in Engineering /PGDCM /MBA/ MCA/PGDGM / BE/B.Tech in Computer Science & Engineering or equivalent or higher qualification. Should have experience in Allied Applications & Interfaces, Infrastructure management but not limited to (Windows/Solaris/IBM Unix/AIX Administration/RHEL), storage, database (Oracle/DB2/Sybase/MySQL/MSSQL) and Network (Firewall/Load balancer/WAF/switch/router/SD-WAN) in Banking Domain and should have certification in any two (2) of the following: <p>Application development Certification</p> <p>Technical certifications like MCP/SA/ RHCE / CCNP/ VMware vSphere/ Oracle Solaris Certified/ Power VM/IBM Certified Specialist. Professional/Expert level DB Certifications but not limited to Oracle/MS-SQL/MY-SQL/Sybase/DB2 (7 Marks)</p> <hr/> <p>C) L2 Support for Finacle CBS and Finacle Integrator (10 Marks)</p> <ul style="list-style-type: none"> L2 Support for Finacle CBS and Finacle Integrator - Having 5+ years of Experience and Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. in Computer Science/Electronic & Tele-communication & or equivalent or higher qualification. Experience of Finacle Core Banking applications, Banking Operations, Treasury, Interfaces, Internet Banking, Mobile Banking, IMPS, UPI other payment services, Vendor Management Customization, Implementation, | <p>C)</p> <ol style="list-style-type: none"> Curriculum Vitae of the L2 support in Bidder's Letter Head confirming that the Resource is under their payroll for the last 6 months. Relevant experience as per technical scoring criteria should be mentioned in the CV. Attested copy of the Education Qualification. <p>Note: The Bidder to provide one CV for each of the category of L2 support resources mentioned in the</p> |
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| | | <p>Configuration, managing EOD/BOD process. (10Marks)</p> <ul style="list-style-type: none"> • <u>L2 Support for Finacle CBS and Finacle Integrator</u> - Having 3+ years of Experience and Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. in Computer Science/Electronic & Tele-communication & or equivalent or higher qualification. Experience of Finacle Core Banking applications, Banking Operations, Treasury, Interfaces, Internet Banking, Mobile Banking, IMPS, UPI other payment services, Vendor Management Customization, Implementation, Configuration, managing EOD/BOD process. (7 Marks) | Bill of Material. |
| 3 | Technical Presentation (20 Marks) | <p>All eligible Bidders will be required to make presentations to supplement their bids, showcase overall solution proposed. The bank will schedule presentations and the time and location will be communicated to the Bidders. Failure of a Bidder to complete a scheduled presentation to the bank may result in rejection of the proposal.</p> <p>Bidder is also expected to demonstrate the product's capability and applicability to the bank as per the RFQ requirements. Bank will schedule the product demonstration and the time and location shall be communicated to the Bidders.</p> <p>The bank at its discretion may reject a solution if the solution fails to meet critical functional requirements. Bidder has to submit the presentation post demonstration to the Bank.</p> <p>Maximum Marks 20-</p> <ul style="list-style-type: none"> • Understanding of the Project - 5 marks • Approach and Methodology - 5 marks • Project Execution Plan - 5 marks • Resource Planning -5 marks | |

Note:

- Relevant Credential letters or Purchase Order from Financial Institution along with confirmation on having executed the PO Successfully should be submitted which ensures meeting/comply to all the evaluation parameters.

E) Part C - Commercial Bid:

- a) The Part C - Commercial Bid of only those bidders who qualified in Part B - Technical Proposal will be opened with due communication by the Bank.
- b) The bidders are required to submit commercial bid as per **Annexure-17**
- c) The Commercial Bid - Bill of Material should be as per the format of Bill of Material of this RFP. No deviation in the format is accepted.
- d) Commercial Evaluation will be done after giving effect to arithmetical correction, if any as per Bill of Material.
- e) Commercial bids quoted in any other currency than INR will be disqualified.
- f) The Bidders scoring a minimum of 70% score based on the detailed evaluation in Technical Proposal Evaluation would be qualified and shortlisted for the Commercial Bid Evaluation.
- g) The Technical evaluation and the Commercial evaluation shall have the weight-age of 70% and 30% respectively for evaluation, and this weight-age shall be taken into consideration for arriving at the Successful Bidder.

Note:

1. In case there is variation between numbers and words; the value mentioned in words would be considered.
2. The bidder needs to provide unit cost for all components and services; unit rates would be considered finally.
3. In the event the bidder has not quoted or mentioned the component or services required, for the purpose of evaluation, the highest value of the submitted bids for that component or services would be used to calculate the TCO. However, for the purposes of payment and finalization of the contract, the value of the lowest bid would be used.

4. Intimation of Qualified/Successful Bidders:

The Bank will prepare a list of qualified bidders at each stage on the basis of evaluation of Part A- Conformity to Eligibility Criteria, Part - B Technical Proposal and Part C Commercial Bid. The names of qualified bidders at each stage would be announced on the Notice Board/Bank's website /letter/mail. Commercial Bids of only technical qualified bidders shall be opened. Final list of the bidders (L1, L2, L3 etc.,) will be announced as indicated above. No separate intimation will be sent to successful Bidder.

5. Correction of Error in Commercial Bid:

Bank reserves the right to correct any arithmetical errors furnished in the Commercial Bid. If any such errors are noticed it will be rectified on the following basis:

- 5.1. Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.

- 5.2. If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail, and the total price shall be corrected accordingly.
- 5.3. If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- 5.4. If there is discrepancy in the total arrived at Bill of Material (addition, subtraction, multiplication, division and carryover of amount from one page to another), correct total will be arrived by the Bank and the same will prevail over the total furnished in the Bill of Material.
- 5.5. If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.
- 5.6. If the bidder does not accept the correction of errors, the bid will be rejected.

Section -F Ownership & Awarding of Contract

1. Bid Validity Period:

The Offer submitted and the prices quoted therein shall be valid for 180 days from the date of opening of commercial bid. Bid valid for any shorter period shall be rejected by the Bank.

2. Proposal Ownership:

The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the Bidder's proposal is vital to the evaluation and selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and Current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.

3. Project Ownership:

- 3.1. If the bidder is offering solutions/products from other bidders/principals, as required in this RFP, they shall detail the responsibilities of the parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the project. The bidder must specify any and all relationships with third parties in respect of the ownership and also maintenance & support of all hardware and software related to Solution which are relevant to this RFP.
- 3.2. Ownership letter by the bidder to be submitted (Undertaking letter by the bidder taking the ownership of the project execution) in case third party also involved in project execution either fully or partially. The bidder shall also submit the ownership certificate issued by the third party clearly mentioning the extent of ownership.
- 3.3. The Bidder also has to submit a certificate/Letter from OEM that the proposed services any other related software/hardware offered by the bidder to the Bank are correct, viable, technically feasible for implementation and it will work without any hassles.

4. Acceptance of Offer:

- 4.1. The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever.
- 4.2. The Bank will not be obliged to meet and have discussions with any bidder and/or to entertain any representations in this regard.
- 4.3. The bids received and accepted will be evaluated by the Bank to ascertain the best and lowest bid in the interest of the Bank. However, the Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever. The bank reserves the right to re-tender the RFP with or without modifications. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection.

- 4.4. The bidder including those, whose tender is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though the Bank may elect to modify/withdraw the tender.

5. Award of Contract:

- 5.1. Bank will notify the name of the selected bidder/s by displaying in the Notice Board of the Bank.
- 5.2. The Bank having rights to further discuss from selected Bidder on augmentation of resources, basket of services and commercial etc.
- 5.3. For award of contract, the clauses mentioned in Section-H shall be applicable in addition to other provisions in the bidding document in this regard.
- 5.4. The contract shall, be awarded and the order shall be placed to the successful H1 Bidder. Bank may release the order either in Full or in part or place more than one order towards the contract based on project plan.
- 5.5. The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted.
- 5.6. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.
- 5.7. The Shortlisted bidder/s will be required to supply the solution along with the hardware/software to various branches / Offices of the Bank at the rates not higher than the agreed rate finalized under this RFP.

6. Effective Date:

- 6.1. The effective date shall be date of acceptance of the order by the selected bidder. However, the bidder shall submit the acceptance of the order within seven days from the date of receipt of order. The Bank reserves the right to consider the late acceptance of the order, if any, at its discretion.
- 6.2. Failure to accept the order within seven days from the date of receipt of the order, makes the EMD liable for forfeiture at the discretion of the Bank.

7. Project Execution:

The entire project needs to be completed expeditiously. The Bank and the selected bidder shall nominate a Project Manager each immediately on acceptance of the order, who shall be the single point of contact for the project at Bengaluru. However, for escalation purpose, details of other persons shall also be given. The project manager nominated by the bidder should have prior experience in implementing similar project. Project Kick-Off meeting should happen within 7 days from the date of acceptance of purchase order. The Bidder shall submit a Weekly progress report to the Bank as per format, which will be made available to the selected bidder.

8. Security Deposit / Performance Bank Guarantee:

- 8.1. The successful bidder should submit a Security Deposit / Performance Guarantee as specified in Bid Schedule (10 % of Total Order Value) within 28 days from the date of issue of Purchase Order.
- 8.2. If the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.50% for each completed calendar week of delay or part thereof on the TCO amount (Exclusive of Taxes) plus GST will be deducted from the delivery payment or from any other payments for the delay in submission of Bank Guarantee. The total penalty under this clause shall be restricted to 5% of the total order value (Exclusive of Taxes) plus GST.
- 8.3. Security Deposit should be submitted by way of DD drawn on Karnataka Gramin Bank payable at Bengaluru / Bank Guarantee may be obtained from any of the Scheduled Banks (other than Karnataka Gramin Bank).
- 8.4. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Karnataka Gramin Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). However, it should be as per Appendix-G. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be summarily rejected.
- 8.5. Security Deposit/Performance Bank Guarantee should be valid for Total Contract Period from the date of acceptance of the solution by the bank and shall be retained till the completion of Contract period. The guarantee should also contain a claim period of Three months from the last date of validity.
- 8.6. The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompleteness of the project and contract period.
- 8.7. The security deposit / bank guarantee will be returned to the bidder on completion of contract Period.
- 8.8. The Bank shall invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended, or if the selected bidder fails to complete his obligations under the contract. The Bank shall notify the selected bidder in writing before invoking the Bank guarantee.

9. Execution of Agreement:

- 9.1. Within 21 days from the date of acceptance of the Purchase Order or within 28 days from the date of issue of Purchase Order whichever is earlier, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per the format provided by the Bank in the RFP. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder.
- 9.2. The Agreement shall include all terms, conditions and specifications of RFP and also the Bill of Material and Price, as agreed finally after Bid evaluation. The Agreement shall be executed in English language in one original, the Bank receiving the duly

signed original and the selected Bidder receiving the photocopy. The Agreement shall be valid till all contractual obligations are fulfilled.

9.3. The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form a part of the Contract Agreement till the conclusion of the contract.

9.4. Payment will be processed only after execution of agreement.

10. Pricing:

10.1. The Price offered to the Bank must be in Indian Rupees inclusive of all taxes but Exclusive of GST (CGST/SGST/IGST). The Vendor has to quote the applicable taxes separately in the Bill of Material.

10.2. The item value along with GST should be claimed in the invoice and GST will be paid in actuals at our end.

10.3. No escalation in price quoted is permitted for any reason whatsoever. Prices quoted must be firm till the entire contract period.

10.4. From the date of placing the order till the delivery of the systems, if any changes are brought in the duties such as excise/customs etc., by the Government resulting in reduction of the cost of the systems, the benefit arising out of such reduction shall be passed on to the Bank.

10.5. GST will be paid at actuals.

11. Order Cancellation/Termination of Contract:

11.1. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:

11.1.1. Non submission of acceptance of order within 7 days of order.

11.1.2. Delay in delivery of hardware/software/ services/licenses/solution in the specified period.

11.1.3. Serious discrepancies noted in the items supplied during inspection.

11.1.4. Breaches in the terms and conditions of the Order.

11.2. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances:

11.2.1. Excessive delay in execution of order placed by the Bank.

11.2.2. The selected bidder commits a breach of any of the terms and conditions of the bid.

11.2.3. The bidder goes in to liquidation voluntarily or otherwise.

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

11.2.5. The progress made by the selected bidder is found to be unsatisfactory.

- 11.2.6. If deductions on account of liquidated damages exceeds more than 20% of the total contract price.
- 11.3. Bank shall serve the notice of termination to the bidder at least 180 days prior, of its intention to terminate services.
- 11.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days prior notice to the bidder.
- 11.5. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.
- 11.6. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract.
- 11.7. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.

Section- G General Conditions

1. General Order Terms:

Normally, the Order will be placed on the successful bidder as per the details given in the bid document. But, if there is any change in name/ address/ constitution of the bidding Firm/Company at any time from the date of bid document, the same shall be informed by the bidders to the Bank immediately. This shall be supported with necessary documentary proof or Court orders, if any. Further, if the bidding Firm/Company is undergoing any re-organization/ restructuring/merger/demerger and on account such a change the Firm/Company is no longer performing the original line of business, the same shall be informed to the Bank. There shall not be any delay in this regard. The decision of the Bank to place orders or otherwise under such situation shall rest with the Bank and the decision of the Bank is final.

Purchase order shall be issued by Karnataka Gramin Bank (KaGB) as a coordinating bank. The selected bidder shall raise invoices either on KaGB or Kerala Gramin Bank (KGB) or on both the banks at the ratios indicated by coordinating bank at the time of issuing purchase order or at the time of raising the invoices.

2. Roles and Responsibilities during Project Implementation:

- 2.1. All tools, tackles, testing instruments, consumables, vehicles, etc., as required during all operations such as transport, installation, testing, commissioning, monitoring and maintenance during contract period etc., shall be provided by the Bidder at no extra cost to the Bank for completing the scope of work as per this RFP.
- 2.2. The selected Bidder shall take all steps to ensure safety of Bidder's and the Bank's personnel during execution of the contract and also be liable for any consequences due to omission or act of the selected bidder or their sub-bidder.
- 2.3. In case of any damage of Bank's property during execution of the work is attributable to the bidder, bidder has to replace the damaged property at his own cost.
- 2.4. The selected bidder has to execute an Undertaking of Authenticity for Hardware/Software items as per Annexure- 19.

3. Responsibilities of Selected Bidder:

- 3.1. The Selected bidder has to inform change in the management of the company, if any, to the Bank within 30 days from the date of such change during contract period.
- 3.2. The Bank will call for Audited Balance Sheet of the selected Bidder at any point of time during contract period and the selected Bidder shall provide the same.
- 3.3. The selected bidder shall submit updated Escalation Matrix for the product/services on a Half-Yearly basis as at the end of 31st March and 30th September during contract period.
- 3.4. The selected bidder need to abide with the bank's cyber security, IT security, non-disclosure, data protection or any binding regulatory procedures of the bank and

wherever necessary has to execute contractual agreement with bank so as to safeguards bank's interest and comply regulatory procedures.

4. Human Resource Requirement:

The selected Bidder by executing the agreement shall be deemed to have unconditionally agreed as under:

- 4.1. The selected bidder shall provide a contingent of well-trained personnel and extend necessary mentoring & operational support to the intermediary network of agents, etc. as part of the solution/service.
- 4.2. The selected bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The Bidder shall manage the activities of its personnel or others engaged in the project, etc. and shall be accountable for all the personnel deployed/ engaged in the project.
- 4.3. In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, The selected Bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/ employees on its own.
- 4.4. No right to employment in the Bank shall accrue or arise to the employees or agents of the Bidder, by virtue of engagement of employees, agents, etc. of the selected Bidder for any assignment under this project. It is further clarified that the arrangement herein with the Bidder is a contract for service.
- 4.5. The selected Bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills and deployment experience for all critical activities.
- 4.6. The selected Bidder shall extend all of the outsourced banking and financial services by deploying such personnel that have high integrity and meet the qualifications and other criteria stipulated by the Reserve Bank of India, Government or the Bank from time to time and agrees and undertake that during the subsistence of this agreement they will not employ any personnel/individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time, as per the provisions of Minimum Wages Act 1948.

5. Responsibility for Completeness:

- 5.1. The selected bidder shall ensure that the Solution provided [Hardware/ Software/licenses etc.] meets all the technical and functional requirements as envisaged in the scope of the RFP.
- 5.2. The selected bidder shall deliver, install the equipment if required, and port the software, and arrange for user level demo at bidder's cost as per accepted time schedules. The selected bidder is liable for penalties levied by the Banks for any deviation in this regard. The bidder shall provide for all drivers/software required to install, customize, and test the system without any further charge, expense, and cost to Bank.

5.3. The selected bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed, or otherwise accepted by the banks or not. The selected bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the banks.

6. Inspection of Records:

Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records including Hardware, Software, licenses and services provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard.

7. Negligence:

In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.

8. Assignment:

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

8.2. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP/Agreement shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the bank and vendor under this RFP.

9. Publicity:

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

10. Insurance:

The Hardware (as per scope) to be supplied will be insured by the bidder against all risks of loss or damages from the date of shipment till such time, the same is delivered and installed at site and handed over to the Bank/Office. The Bidder has to obtain transit insurance cover for the items to be delivered from their factory/godown to the location and such insurance cover should be available till installation of the Solution and other items.

11. Guarantees:

The bidder should guarantee that the hardware items delivered to the Bank are brand new, including all components. In the case of software, the bidder should guarantee that the software supplied to the Bank includes all patches, updates etc., and the same are

licensed and legally obtained. All hardware and software must be supplied with their original and complete printed documentation.

12. Intellectual Property Rights:

- 12.1. Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third-party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as bidder.
- 12.2. In the event that the deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; (b) replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or (c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.
- 12.3. The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.
- 12.4. The bidder acknowledges that business logics, workflows, delegation and decision-making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors of Hardware/Software.

13. Confidentiality and Non- Disclosure:

- 13.1. The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The bidder shall furnish an undertaking as given in

- 13.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.

14. Indemnity:

- 14.1 VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:
- 14.1.1 The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;
- 14.1.2 Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER
- 14.1.3 Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider
- 14.2 VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of Solution supplied by them.
- 14.2.1 All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.
- 14.2.2 The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or confidential information, fraud or gross negligence or wilful misconduct or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.
- 14.2.3 All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.
- 14.3 VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.

15. Force Majeure:

- 15.1. The selected bidder shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e. Force Majeure.
- 15.2. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the selected bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earthquake and fire, events not foreseeable but does not include

any fault or negligence or carelessness on the part of the selected bidder, resulting in such a situation.

- 15.3. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform / render / discharge other obligations as far as they can reasonably be attended / fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.
- 15.4. In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the selected bidder shall hold consultations with each other in an endeavor to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the selected Bidder.

16. Responsibility of the Bidder:

By submitting a signed bid/response to this RFP the Bidder certifies that:

- 16.1. The Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition.
- 16.2. The prices in the bid have not been disclosed and shall not be disclosed to any other bidder of this RFP.
- 16.3. No attempt by the Bidder to induce any other bidder to submit or not to submit a bid for restricting competition has occurred.
- 16.4. Each Bidder must indicate whether or not they have any actual or potential conflict of interest related to contracting services with the banks. In case such conflicts of interest do arise, the Bidder must indicate the manner in which such conflicts can be resolved.
- 16.5. The selected bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The selected bidder represents that all software, hardware and services to be supplied in response to this RFP shall meet the requirement of the solution proposed by the selected bidder. The selected bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank. The selected bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the Bidder to fulfill all the terms and conditions of this RFP.

- 16.6. The Bidder shall adhere to the RBI Guidelines on outsourcing of financial services by scheduled banks as per the circular no. RBI/2006/167, DBOD.NO.BP.40/21.04.158/200607 dated November 3, 2006 and related amendments from day 1 of the contract. If any amendment is notified by RBI time to time during tenure of the contract period, the selected bidder has to comply all regulatory guidelines.
- 16.7. The Bidder shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no: RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.

17. Corrupt and Fraudulent Practices:

- 17.1. As per Central Vigilance Commission (CVC) directives, it is required that Bidders /Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:
- 17.2. "Corrupt Practice" means the offering, giving, receiving, or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution and;
- 17.3. "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- 17.4. The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
- 17.5. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
- 17.6. The decision of Bank in determining the above aspects will be final and binding on the all the Bidder. No Bidder shall contact through any means of communication the Bank or any of its employees on any matter relating to its Bid, from the time of Bid opening to the time the contract is awarded. If the bidder wishes to bring additional information to the notice of the Bank, it may do so in writing.
- 17.7. Any effort/attempt by a bidder to influence the Bank in its decision on bid evaluation, bid comparison or contract award may result in rejection of the Bidder's bid and/or blacklisting the Bidder. The Bidder agrees not to hire, solicit or accept solicitation either directly or through a third party from any of the employees of the Bank directly involved in this contract during the period of contract and one year thereafter, except as the parties may agree on the case to case basis.
- 17.8. The selected bidder shall ensure compliance of CVC guidelines issued or to be issued from time to time for selection of vendor for implementation of the solution

18. Amendments to the Purchase Order:

Once purchase order is accepted by the bidder, no amendments or modifications of order and no waiver of any of the terms or conditions thereof shall be valid or binding unless made in writing and mutually agreed by the parties.

19. Amendments to the Agreement:

Once Agreement is executed with the bidder, no amendments or modifications of Agreement and no waiver of any of the terms or conditions thereof shall be valid or binding unless made in writing and manually agreed by the parties.

20. Modification/Cancellation of RFP:

The Bank reserves the right to modify/cancel/re-tender without assigning any reasons whatsoever. The bank shall not incur any liability to the affected bidder(s) on account of such rejection. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection/cancellation.

21. Social Media Policy:

- 21.1. No person of the bank or the contractors and third parties shall violate the social media policy of the bank.
- 21.2. The following acts on the part of personnel of the bank or the contractors and third parties shall be construed as violation of social media policy:
 - 21.2.1. Non-adherence to the standards/guidelines in relation to social media policy issued by the Bank from time to time.
 - 21.2.2. Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of social media related systems and procedures.

22. Resolution of Disputes:

All disputes and differences of any kind whatsoever, arising out of or in connection with this Offer or in the discharge of any obligation arising under this Offer (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably. In case of failure to resolve the disputes and differences amicably the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days' notice in writing to the other party clearly setting out there-in the specific disputes. In the event of absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrators; one to be nominated by each party and the said arbitrators shall appoint a presiding arbitrator. The provisions of the Indian Arbitration and Conciliation Act, 1996, shall govern the arbitration. The venue of arbitration shall be Bengaluru, India.

23. Adoption of Integrity Pact:

- 23.1. The Pact essentially envisages an agreement between the prospective Bidders and the Bank, committing the persons/officials of both sides, not to resort to any corrupt

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practices in any aspect/stage of the contract.

- 23.2. Only those Bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.
- 23.3. The Bidders shall submit signed Pre-Contract integrity pact as per annexure attached (hardcopy and softcopy) along with Part-A Eligibility Proposal. Those Bids which are not containing the above are liable for rejection.
- 23.4. Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
- 23.5. Bidders to disclose the payments to be made by them to agents/ brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
- 23.6. Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.
- 23.7. The Integrity Pact Agreement submitted by the Bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e., the final payment or the duration of the Warranty/Guarantee whichever is later.
- 23.8. Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.
- 23.9. Integrity pact shall be signed by the person who is authorized to sign the Bid.
- 23.10. The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

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| Smt. Dolly Chakrabarty, IA & AS (Retd) | Sri. Hem Kumar Pande, IAS (Retd) |
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24. Right to Audit:

- 24.1. The selected Bidder has to get itself annually audited by internal/ external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank /such auditors in the areas of products (IT hardware/software) and services provided to the Bank and the selected Bidder is required to submit such certification by such Auditors to the Bank. The selected Bidder and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the selected Bidder. The selected Bidder shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.

- 24.2. Where any deficiency has been observed during audit of the selected Bidder on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the selected Bidder shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the selected Bidder shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.
- 24.3. The selected Bidder shall, whenever required by the Bank, furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank /Reserve Bank of India and or any regulatory authority. The Bank reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the selected Bidder (e.g., financial, internal control and security reviews) and findings made on selected Bidder in conjunction with the services provided to the Bank.
- 24.4. The bidder has to comply with the Bank's cloud policy and cyber security policy and in respect of cloud ensure all the regulatory compliance and necessary audited report or certificate document or artifact to be provided to the bank every quarter and do comply Bank's Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.

25. Protection of Data:

Vendor/Service Provider warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider's failure to perform its responsibilities in the RFP/ Gem Bid/ PO/Agreement, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.

Where the terms of the RFP/Gem Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and Vendor/Service provider for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The Vendor/ Service Provider shall process the relevant data at _____ (furnish the location). If the Vendor/ Service Provider proposes any change in data processing location, the same shall be notified to the Bank before the change of location. Vendor/Service provider is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted manner. Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The vendor shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be

provided to the Bank as and when required by the bank.

Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by Vendor/Service Provider. The personal information of customers shall not be stored and processed by the vendor except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement. Vendor/Service Provider should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Personal Data Protection Act 2023 and its future amendments and communications.

The Service provider shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the Service provider shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the Service provider. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law), codes, rules, regulations, ordinances, or orders of any Government Authority of India, Regulators; (b) orders, decisions, injunctions, judgments, awards, decrees, etc., of any Government Authority, Regulators including but not limited to rules, regulations, guidelines, circulars, Frequently Asked Questions (FAQs) and notifications issued by the RBI from time to time; and (c) applicable international treaties, conventions and protocols that become enforceable from time to time.

26. Mergers and Acquisitions:

The Parties recognize that the Banks may amalgamate or merge with other Banks or similar entities in India during the Contract duration. The Bidder undertakes to facilitate the provision of the infrastructure, other applications, and related services, in case the Banks undergo any amalgamation, acquisition or merger in the future.

In the event of any merger or amalgamation the Parties agree to do the following but not limited to:

- 25.1. The Bidder shall not assign to anyone, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's written consent.
- 25.2. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction and change of ownership this RFP/Contract shall be considered to be assigned to the new entity and such an act shall not affect the rights of the Bank and the Bidder/OEM under this RFP.
- 25.3. On the Banks' request, the Banks and the Bidder shall prepare and implement an integration plan to integrate the technology services of the acquired entity with that of the relevant Bank.
- 25.4. If the assignment of the Project to the resultant entity does not result in any addition to the scope of work or in the resources required to provision the Project, then the Bidder shall continue to discharge its obligations to the resultant entity in the same manner as to the Banks, at no additional cost.

25.5. If there are any additions to the SOW or resources, with regard to the provision of the Project to be provided to the resultant entity, such additions shall be implemented through the Change Control Procedure on mutually agreement terms and conditions.

27. Bidder Risk Management:

26.1. Bidder and their operations with access to Information Systems or Non-public Information, will be subjected to Risk assessment conducted either by Bank audit team or through authorized empaneled third-party auditors about adequacy of their cyber security practices.

26.2. Bank shall have access to all information resources (online/in person) that are consumed by Banks, to be made accessible to Banks when sought, though the infrastructure/enabling resources may not physically be in the premises of Banks.

26.3. Bank shall review and assess the Bidder financial condition and reputation, familiarity with Banking regulations, background of company and information security controls in place.

26.4. Security Management:

26.4.1. Bidder must have a comprehensive written information security program, based on best practices standards, which is designed to protect the confidentiality, integrity, and availability of assets.

26.4.2. Bidder must have a documented patch management and distribution process that ensures security patches are applied to all systems (including servers, workstations, and laptops) that process and/or store Bank Sensitive Data.

26.4.3. Bidder will ensure any web-based solutions storing or processing Bank Sensitive Data will adhere to security design best-practices including, but not limited to, protecting against the Open Web Application Security Project OWASP Top 10 list of security risks.

26.4.4. Bidder must employ network security architectural components (to include, at a minimum, firewalls, and network intrusion detection/prevention solutions) to adequately protect all systems.

28. Adherence to Banks IS Security/Cyber Security policies:

The Bidder shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.

In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder shall immediately report such incident to the Bank.

29. Limitation of Liability:

Neither party shall be liable for any incidental or consequential damages arising out of or in connection with the agreement or any breach thereof (including for loss of profits or cost of cover, etc.), whether or not such party has been advised of the possibility of such damages; except for liabilities arising out of any violation, misappropriation or

infringement of a party's intellectual property rights, or from a breach by either party of its obligation. In no event will either party's aggregate liability arising out of or in connection with the agreement or any breach thereof exceed the Contract Price entered into the Contract between Buyer and Seller.

Notwithstanding the above, the Bidder/Service Provider shall be liable for actual financial loss, damages, cost, compensation, penalty suffered by the bank: -

- 28.1. In case of gross negligence or willful misconduct attributable to the Bidder/service provider and/or its staff while providing services under the Agreement.
- 28.2. In case of fraudulent acts or willful misrepresentation attributable to the Bidder/service provider and/or its staff regarding the services provided under the Agreement.
- 28.3. Breach of the confidentiality.
- 28.4. Any liability/penalty/cost/compensation/charges that cannot be capped or is excluded as a matter of applicable laws in relation to this Agreement, attributable to the Bidder.
- 28.5. The successful bidder should adhere the guidelines issued by the regulators time to time for the DPDP act framework during the entire contract period.

Section-H Purchase Preference

Purchase Preference to Micro and Small Enterprises (MSEs) and Startups and Purchase Preference linked with Local Content (PP-LC) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract. Following are the conditions applicable as per the Government of India Guidelines on Purchase Preference.

1. Micro & Small Enterprises [MSEs]:

- 1.1. Procurement through MSEs (Micro & Small Enterprises) will be done as per the Policy guidelines issued by the Ministry of Micro, Small & Medium Enterprises vide Gazette notification no. D.L.-33004/99 dated 23.03.2012 and as amended from time to time. Following are the conditions applicable as per the Government of India Guidelines:
 - 1.2. MSEs should provide proof of their being registered as MSE (indicating the Terminal Validity Date of their Registration) for the item under Tender/ RFP along with their offer, with any agency mentioned in the Notification, including:
 - 1.2.1. District Industries Centres or
 - 1.2.2. Khadi Village Industries Commission or
 - 1.2.3. Khadi & Village Industries Board or
 - 1.2.4. Coir Board or National Small Industries Corporation or
 - 1.2.5. Directorate of Handicrafts & Handloom or
 - 1.2.6. Any other body specified by the Ministry of Micro, Small & Medium Enterprises.
 - 1.2.7. For ease of registration of Micro and Small Enterprises (MSEs), Ministry of MSE has started Udyog Aadhaar Memorandum which is an online registration system (free of cost) w.e.f. 18th September, 2015 and all Micro & Small Enterprises (MSEs) who are having Udyog Aadhaar Memorandum should also be provided all the benefits available for MSEs under the Public Procurement Policy for Micro and Small Enterprises (MSEs), Order 2012.
- 1.3. MSEs participating in tenders, quoting price within price band of L1+15% shall also be allowed to supply a portion of requirement by bringing down their price to L1 in a situation where L1 price is from someone other than MSE & such MSE shall be allowed to supply at least 25% of total tendered value. In case there are more than one MSEs within such price band and agree to bring down their price to L1, the 25% quantity is to be distributed proportionately among these Bidder.
- 1.4. MSEs are exempted from paying Application fee/cost & EMD, subject to furnishing of valid certificate for claiming Exemption.
- 1.5. The Eligible MSEs who intend to match the L1 Price (ultimately decided by the Bank) shall indicate the willingness to match the L1 Price within 6 working days from the date of communication from the Bank to avail the purchase preference.
- 1.6. Bidder has to submit a self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Karnataka Gramin Bank and Kerala Gramin Bank as per Form PP-B/ Annexure-21.

- 1.7. The aforesaid Policy is meant for procurement of only goods produced and Services rendered by MSEs and not for any trading activities by them. An MSE unit will not get any Purchase Preference over any other MSE Unit.
- 1.8. The details are available on website dcmsme.gov.in. Interested vendors are requested to go through the same for details.

2. Startup:

- 2.1. Applicable for Indian Bidders only as defined in gazette notification no. D.L-33004/99 dated 11.04.2018 of Ministry of Commerce and Industry and as amended from time to time.
- 2.2. As mentioned in Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of Procurement Policy Division, Department of Expenditure, Ministry of Finance on Prior turnover and prior experience, relaxations may be applicable for all Startups [whether Micro & Small Enterprises (MSEs) or otherwise] subject to meeting of the quality and technical specifications specified in tender document.
- 2.3. Further, the Startups are also exempted from submission of Tender Fee and EMDs.
- 2.4. For availing the relaxations, bidder is required to submit requisite certificate towards Startup enterprise registration issued by Department of Industrial Policy and Promotion, Ministry of Commerce and the certificate should be certified by the Chartered Accountant (not being an employee or a Director or not having any interest in the bidder's company/firm) and notary public with legible stamp.
- 2.5. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of three years from being eligible to submit Bids for contracts with Karnataka Gramin Bank and Kerala Gramin Bank as per Form PP-B.

3. Procurement through Local Suppliers (Make in India):

The bidder has to provide necessary OEM's relevant report for complying make in India norms of the regulator.

Department of Industrial Policy and Promotion under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 16.09.2020 has notified revised guidelines to be followed to promote manufacturing and production of goods and services in India under "Make in India" initiative.

- 3.1. "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.
- 3.2. "Class-I Local Supplier" means a supplier or service provider whose goods, services or works offered for procurement meets the minimum local content as prescribed for

Class-I local supplier under this order.

- 3.3. “Class -II Local Supplier means a supplier or service provider, whose goods, services or works offered for procurement, meets the minimum local content as prescribed for ‘Class -II Local supplier’ but less than that prescribed for ‘Class -I Local supplier’ under this order.
- 3.4. ‘Non-Local Supplier’ means a supplier or service provider, whose goods, services or works offered for procurement has local content less than that prescribed for ‘Class-II Local Supplier’ under this order.
- 3.5. The ‘local content’ requirement to categorize a supplier as ‘Class I Local Supplier’ is minimum 50%. For ‘Class-II Local supplier’ the ‘local content’ requirement is minimum 20%.
- 3.6. The margin of Purchase preference shall be 20%.
- 3.7. Purchase preference for local supplier, 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.
- 3.8. The ‘Class -I Local supplier’/‘Class -II Local supplier’ at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and provide self-certification that the item offered meets the local content requirement for ‘Class -I Local supplier’/‘Class-II Local supplier’ as the case may be. They shall also give details of the location(s) at which the local value addition is made.
- 3.9. In cases of procurement for a value in excess of ₹ 10 Crores, the ‘Class-I Local supplier’/‘Class -II local supplier’ shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost account or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.
- 3.10. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules issued by the Ministry of Finance 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.
- 3.11. All the relevant documents/information regarding claim for preferential treatment under this policy must be submitted along with offer by the tender. Post tender submission of these information/documents shall not be considered. Further firms seeking these considerations shall be completely responsible for the truthfulness and authenticity of their claim for these benefits.

Antony Felix Raj I
General Manager & Project Director

Annexure - 1
Eligibility Criteria Declaration

[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Eligibility Criteria.

| Sl. No. | Eligibility Criteria | Mandatory Supporting Documents to be Submitted |
|---------|---|--|
| 1 | The bidder must be a Government Organization / PSU / PSE or a Public / Private Limited Company / Partnership / Limited Liability Partnership / Proprietorship firm incorporated in India and operating in India for at least 5 years as on date of the RFP (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account) | Certificate of Incorporation and other Documentary evidence to be attached |
| 2 | x) The Bidder should be Certified Implementation/coding /customization Partner of OEM (Infosys/EdgeVerve) for Finacle implementation, customization and should have provided support for the Finacle 10.x version in any Scheduled bank(s) with minimum 250 branches per bank and at least 1000 branches (altogether). Or | For a) 4. The relevant certificate from Infosys/ EdgeVerve should be submitted. 5. Authorization letter from their OEM as per Annexure-10 and Annexure-11 of this RFP. 6. The Bidder has to provide purchase order copy along |

| | | |
|---|--|---|
| | y) The bidder should have provided/ is providing Finacle CBS application support (10.x version) to scheduled Bank(s) with minimum 250 branches per bank and at least 2000 branches (altogether). | with proof of execution/ Credential Letter from Scheduled banks in India with minimum 250 branches per bank. Multiple credentials are acceptable to fullfill at least 1000 branches (all together). For b) 3. The Bidder has to provide purchase order copy along with proof of execution/ Credential Letter from Scheduled banks in India with minimum 250 branches per bank. Multiple credentials are acceptable to fullfill at least 2000 branches (all together). 4. Authorization letter from their OEM as per Annexure-10 and Annexure-11 of this RFP. |
| 3 | The bidder should have an average annual turnover of Rs.12 Crores during last 3 financial years (i.e., 2021-22 & 2022-23, 2023-24) from Indian operations. This must be the individual company turnover and not of any group of companies. | Bidder should submit Audited Balance Sheet copies for last 3 financial years i.e., 2021-22 & 2022-23, 2023-24 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number. |
| 4 | The Net Worth of bidder should not be negative as on 31/03/2024 and also should have not been eroded more than 30% in the last three financial years ending on 31/03/2024 | The bidder should submit certificate from the Company's Chartered Accountant with UDIN to this effect. |
| 5 | The applicant shall have Support Office in Bengaluru | The Bidder to furnish their existing Service Centre / Support Office as per Annexure-5 . |
| 6 | The Bidder should have undertaken at least two (2) Application Management services for | The Bidder has to provide purchase order copy along with |

| | | |
|----|---|---|
| | Surround applications viz, Internet Banking, Mobile Banking with IMPS and UPI,PFMS,AML, CTS, SFMS,LOS,LMS in any of the commercial/Scheduled banks during last three financial years. | proof of execution/ Credential Letter from commercial/Scheduled banks in India.(Installations from multiple clients are accepted) |
| 7 | Bidder should be having minimum accreditations of ISO 27001:2013 or ISO 20001:2018 | Bidder should provide valid ISO Certificate. |
| 8 | Bidder should not be under debarment/blacklist for a period of last five financial years for breach of Contract/ fraud/ corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of this RFP. | Bidder should submit notarized declaration as per Annexure-8 to this effect in Letter Head. |
| 9 | The Bidder should not have been involved in any legal case that may affect the solvency existence of their company or any of the partner or the promoter. | Bidder should submit notarized declaration as per Annexure-12 to this effect in Letter Head. |
| 10 | Bidder should not have as on date NPA with any Banks in India/Financial Institution. | Bidder should submit Certificate from Chartered Accountant with UDIN number to this effect. |
| 11 | The Bidder (including its partner, if permitted) should not be from a country which shares a land border with India | Bidder should submit a declaration in their letter head as per Annexure -13 |
| 12 | The Bidder's proposed OEM's should be either Class I or Class II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order dt 16/9/2020. | Certificate of Local Content to be submitted as per Annexure-9 applicable. |
| 13 | Bidders should comply with all the Information security compliance issued by regulators from time to time. | Bidder should submit self-declaration as per Annexure-20 to this effect in Letter Head. |

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 2
Scope of Work & Technical Specifications

Through this RFP, the Canara Bank RRBs intends to select the Service Provider for providing the support for different modules as specified in the RFP as per the duration of the contract.

The Scope of work includes but not limited to the following:

- A) Avail customization services, monitoring and managed services for CBS, FEBA (finacle e-banking) & allied applications, third party integrations, Finacle Connect24 gateway, Finacle integrator gateway,
- B) Supply, implementation and managing Application Monitoring Tool,
- C) Supply, implementation and managing of Finacle Periodical Service Patch (PSP)'s testing tool,
- D) Regular capacity management audit and performance audit,
- E) Monitoring & management of Oracle database in data center & data recovery center,
- F) Management of Data viewer application (as it is condition),
- G) Supply of Resources for CBS helpdesk,
- H) Supply of agents for Customer Call center
- I) Achieve and Improve the TPS as mentioned below :

| Sl No | Performance Parameter - (Only Financial transactions data is given below) | KaGB | KGB |
|-------|---|------------|---------|
| 1 | Transactions Per day | 5243041.25 | 5977325 |
| 2.1 | Transaction Per Second (TPS) at Peak Hours | 143.75 | 156.25 |
| 2.2 | Transaction Per Second (TPS) at Normal Business Hours | 62.5 | 75 |
| 3.1 | APP Server Utilization at Peak Hours in % | 70 | 75 |
| 3.2 | APP Server Utilization at Normal Business Hours in % | 30 | 35 |

Management of application, customization, support, capacity building for Finacle version 10.2.25 or above and also managed services all other applications in scope such as monitoring and managed services, Customization of FEBA & other CBS Allied Applications, 3rd party Integrations, related digital certificates, Monitoring, Management and Managed Services in Both DC and DRC and Oracle Databases & Audit Vault & Database Firewall (AVDF) monitoring, Management and Managed services in DC, DRC & Designated sites (CBS Helpdesk) and also setting up CBS helpdesk in the designated sites (Kannur for Kerala Gramin Bank or any other districts in Kerala and KaGB Chithradurga or Mysuru/ any other districts or Project office, Bengaluru).

The bidder has to supply application monitoring tool of Finacle CBS application along with performance testing on the periodical manner.

The scope of work envisages the operation and maintenance of Finacle application software, Middleware, Database Software, any third-party tools and configuration / customization, parameterization of application software and system integration with other entities and service support for the entire project tenure. 05(Five years) years.

The Below are the List of Current Applications:

| Sr. No | Applications | KAGB/ KGB/ Both | Database | No. of Existing API |
|--------|---|-----------------|------------|---------------------|
| 1 | CBS Live, Connect24, Finacle Integrator & CSIS (as is) | Both | Oracle 19c | |
| 2 | CBS MIS (as is) | Both | Oracle 19c | |
| 3 | CBS Training (as is) | Both | Oracle 19c | |
| 4 | Biometric | Both | MySQL | |
| 5 | Internet Banking | Both | Oracle | |
| 6 | Mobile Banking | Both | MySQL | 91 |
| 7 | UPI | Both | MySQL | |
| 8 | IMPS | Both | MySQL | |
| 9 | SFMS | Both | Oracle 19c | |
| 10 | CTS (Inward/ Outward/ SVS) | Both | MSSQL | |
| 11 | NACH H2H | both | MSSQL | |
| 12 | Mandate Management Services (MMS) - Physical Mandate | Both | MSSQL | |
| 13 | Mandate Management Services (MMS) - PMSYM | Both | MSSQL | |
| 14 | ESIGN Mandate | Both | MSSQL | |
| 15 | API based emandate | Both | MSSQL | 3 |
| 16 | PFMS | Both | NA | |
| 17 | SFTP server - PFMS | Both | NA | |
| 18 | ATM/POS transactions | Both | Oracle 19c | |
| 19 | ATM/ Card management module (Inventory Management, Card issuance, Card Hotlisting, Card limit settings, Green PIN) | Both | Oracle 19c | |
| 20 | ATM SFTP services | Both | Oracle 19c | |
| 21 | eCom / BEPG - Bharat E-Commerce Payment Gateway | Both | NA | |
| 22 | KCCLMS | KAGB | MSSQL | |
| 23 | CKYC -CBS | Both | MSSQL | 1 |
| 24 | CKYC Mobile APP | Both | MSSQL | |
| 25 | SMS Engines & Gateways | both | NA | |
| 26 | SFTP server - Email Engine | Both | NA | |
| 27 | FI Services (FI Gateway - Financial Inclusion) - KAGB | KAGB | MySQL | |
| 28 | FI Services (FI Gateway - Financial Inclusion) - KGB AePS, eKYC, eKYC account opening, TPD - Third Party Deposits. | KGB | MySQL | 3 |
| 29 | Samuha with FI Web | KAGB | MySQL | |
| 30 | E-KYC | KAGB | PostgreSQL | |
| 31 | Kshanadallihana | KAGB | PostgreSQL | |
| 32 | SKDRDP | KAGB | MySQL | |
| 33 | JMSSS - Jeevan Mitra | KAGB | MySQL | |
| 34 | Finacle Integrator Gateway (DMZ) | Both | NA | |

| Sr. No | Applications | KAGB/ KGB/ Both | Database | No. of Existing API |
|--------|--|-----------------|--------------|---------------------|
| 35 | Saral GST | Both | MSSQL | |
| 36 | AML - Anti Money Laundering | Both | MSSQL | |
| 37 | eKuber | Both | NA | |
| 38 | NGRTGS | Both | NA | |
| 39 | HRMS | Both | sybase | |
| 40 | EJ Server | Both | NA | |
| 41 | Daily Activity Monitoring - DAM Portal | Both | MSSQL | |
| 42 | L2 Monitoring Portal | Both | MSSQL | |
| 43 | SFTP server - Choice | Both | NA | |
| 44 | ITSM for CBS | Both | | |
| 45 | History Data Archival(HDV) - TGB | KaGB | MSSQL | |
| 46 | History Data Archival(HDV) - ALPM | KaGB | MSSQL | |
| 47 | History Data Archival(HDV) - Krishna | KaGB | MSSQL | |
| 48 | History Data Archival(HDV) - Kaveri | KaGB | MSSQL | |
| 49 | SFTP server - PMJJBY | KaGB | NA | |
| 50 | History Data Archival(HDV) - SMGB | KGB | MSSQL | |
| 51 | History Data Archival(HDV) - NMGB | KGB | MSSQL | |
| 52 | DNS | Both | | |
| 53 | Active Directory | Both | ESE database | |
| 54 | AVDF - Oracle Audit vault and DB Firewall | Both | Oracle | |
| 55 | ASRR Green Pin | Both | MySQL | |
| 56 | In-house - Email SMS DB | Both | MySQL | 2 |
| 57 | Finacle Connector | KAGB | NA | |
| 58 | Inspection | KAGB | MySQL | 3 |
| 59 | Inventory | KAGB | MySQL | |
| 60 | User Admin for In-house applications | KAGB | MySQL | |
| 61 | DIGI KAGB- CBS Annex | KAGB | MySQL | 1 |
| 62 | CRM - Call center Middleware | KAGB | NA | 10 |
| 63 | Letter Module | KAGB | MySQL | 1 |
| 64 | PGRS | KAGB | MySQL | 1 |
| 65 | Darpana | KAGB | MySQL | |
| 66 | ALM | KAGB | MySQL | |
| 67 | Pre sanction OTS | KAGB | MySQL | 7 |
| 68 | Premises Database Management System - PDMS - CBS Annex | KAGB | MySQL | 0 |

| Sr. No | Applications | KAGB/ KGB/ Both | Database | No. of Existing API |
|--------|---|-----------------|----------|---------------------|
| 69 | In-house - Vahini & STC | KAGB | MySQL | |
| 70 | RM VISIT Module | KAGB | MySQL | |
| 71 | Long code inbound middleware - (ASSR - Aadhaar Seeding Service) a. Missed call alert, b. Positive Pay, c. Rekyc d. Green Pin Generation e. AePS enable/disable, f. Card hotlist etc.. Through SMS. | KAGB | MySQL | 6 |
| 72 | Account Aggregator Gateway - AA | KAGB | MySQL | 3 |
| 73 | Finacle connector - Day end check validations | KAGB | NA | 1 |
| 74 | loan Recovery App - KaGB | KAGB | MSSQL | |
| 75 | Jan Samarth- CBS Annex | KAGB | MySQL | |
| 76 | Quarterly Compliance Module | KAGB | MySQL | |
| 77 | Service Desk for CBS | KAGB | MySQL | |
| 78 | KCC ISS - Middleware | KAGB | MySQL | 15 |
| 79 | Account Agreegator Gateway - Jan Suraksha | KAGB | NA | 12 |
| 80 | Form 16 - CBS Annex | KAGB | MySQL | |
| 81 | Inspection Module (App, Web, DB) | KGB | MySQL | |
| 82 | PGRS Module (App, Web, DB) | KGB | MySQL | |
| 83 | Inventory Module (App, Web, DB) | KGB | MySQL | |
| 84 | Dashboard Module (App, Web, DB) | KGB | MySQL | |
| 85 | Development Team- Staff Module (App, Web, DB) | KGB | MySQL | |
| 86 | Letter Module (App, Web, DB) | KGB | MySQL | |
| 87 | eHouse () | KGB | MySQL | |
| 88 | User Admin(App, Web, DB) | KGB | MySQL | |
| 89 | CBS Annex (LMS) | KGB | MySQL | |
| 90 | Investment Module (App, Web, DB) | KGB | MySQL | |
| 91 | PMO Module (App, Web, DB) | KGB | MySQL | |
| 92 | Backup Server | KGB | MySQL | |
| 93 | FTP Server | KGB | MySQL | |
| 94 | Finacle connector | KGB | MySQL | |
| 95 | Call Center Connector | KGB | MySQL | |
| 96 | KGB Net (Insight) (App, Web, DB) | KGB | MySQL | |
| 97 | ASRR (DB) | KGB | MySQL | |

| Sr. No | Applications | KAGB/ KGB/ Both | Database | No. of Existing API |
|--------|--|-----------------|----------|---------------------|
| 98 | API (App, Web, DB) | KGB | MySQL | |
| 99 | PFMS (App, Web, DB) | KGB | MySQL | |
| 100 | eHouse - CBS Annex | KGB | MySQL | |
| 101 | MUS (App, Web, DB) | KGB | MySQL | |
| 102 | Account Aggregator | KGB | MySQL | |
| 103 | API Outbound Gateway | KGB | MySQL | |
| 104 | ASRR (App, Web, DB) | KGB | MySQL | |
| 105 | VKYC | KGB | MySQL | |
| 106 | ReKYC Mail | KGB | MySQL | |
| 107 | KGB Assist - In house | KGB | MySQL | |
| 108 | E-Learning Module | KGB | MySQL | |
| 109 | Account Aggregator | KGB | MySQL | 3 |
| 110 | VAHAN Portal API | KGB | MySQL | 2 |
| 111 | Leegality - Esigning | KGB | MySQL | 7 |
| 112 | Janasamarth | KGB | MySQL | 2 |
| 113 | eAPY API | KGB | MySQL | 3 |
| 114 | Tablet Banking API | KGB | MySQL | 3 |
| 115 | CIBIL Triggering API | KGB | MySQL | 2 |
| 116 | NPCI API | KGB | MySQL | 3 |
| 117 | MPAY RD TD | KGB | MySQL | 6 |
| 118 | VKYC Account Opening API | KGB | MySQL | 9 |
| 119 | KCC ISS Portal API | KGB | MySQL | 2 |
| 120 | CIBIL Report Generation | KGB | MySQL | |
| 121 | Bulk Email, ADFS & Gateway | Both | | |
| 122 | NEFT RTGS Portal | Both | MSSQL | |
| 123 | LCBG | Both | MSSQL | |
| 124 | AadharDataVault | Both | MSSQL | 4 |
| 125 | Account Aggregator - TSP services as FIU & FIP | Both | MySQL | 3 |
| 126 | NDS CALL | Both | NA | |
| 127 | Whatsapp Banking | Both | cloud | |
| 128 | BASE - Bharat Aadhaar Seeding Enabler | Both | MSSQL | 3 |
| 129 | Payment Gateways | Both | NA | 1 |
| 130 | TREPS | KAGB | NA | |
| 131 | Currency Chest Portal | KAGB | NA | |
| 132 | BC Biller | KAGB | MSSQL | |
| 133 | KAGB Video KYC | KAGB | Oracle | 15 |
| 134 | KGB Video KYC | KGB | Oracle | 9 |
| 135 | KGB LOS | KGB | MySQL | |

Customizations for new requirements (Separate team)

Customization of CBS

1. All Kind of Finacle customization should be handled by dedicated resources.

Successful Bidder to carry out customization of new program / product / interface in the Finacle 10.2.25. **Customizations** means (Both frontend and Backend) like Validations, addition/deletion of fields/tabs, Enable/disable, Mask/Unmask, Creation/Modification of new/existing custom menus, etc.

| |
|---|
| Creation of new modules in Finacle and its integration with existing modules. |
| Product Menu Customization |
| Custom Menu like Creation/Modification of new/existing custom menus, various work flows in system etc. |
| CRM Customization - Customer Relationship Management. - Interlinked validations between Main tabs, Main & Sub tabs, Sub tabs etc. |
| FinInfra Customization (SSO - Single Sign On, URM - User Role Manager, SVS - Signature Verification System) |
| Batch Job Customization - New/Existing batch jobs creation/modification |
| Reports Customization (MRT - Maha Report Template, FINRPT & reports) and Development of new reports. |
| Connect24 (C24) Customization |
| Any other modules/solutions/applications in link with Finacle |
| Integration of any kind of interfaces with Finacle |
| Integration with external agencies like Billers, NSDL, NPCI, IT authorities, UIDAI, CERSAI, CIBIL etc. |
| Implementation of new validations / controls in system. |
| Customization in Finacle with regard to Treasury, Forex, Swift and GBM applications. |

As per Regulatory guidelines/stakeholder/Bank's requirement/decision, the bidder should go through the customization requirements and suggest various viable/ suitable approaches to comply with the requirements.

The bidder shall perform the detailed assessment of the business requirements/ regulatory guidelines submitted by the Bank from time to time. Bidder is expected to study the same and shall develop & finalize the Functional Specifications Document (FSD) in consultation with the Banks. Bidder should explore the possibility of enabling the banking requirements in the existing systems by consulting with the OEM. In case, if it does not exist in the product then the bidder has to proceed with complete customization.

The bidder has to ensure the following activities while carrying out customizations:

- a. Bidder shall interact with stakeholders to understand the requirement before FSD preparation. For all the discussions with Bank team, bidder shall be required to be present in office with the requisite PM/Developer/team members.
- b. Bidder shall study and conduct gap analysis including impact on existing/inter connected modules, application's performance, resource utilization etc. before development.
- c. Bidder shall prepare the approach paper and submit the detailed project plan with the expected date of delivery.
- d. Bidder shall follow standardized template for requirements capturing in mutual consent with the Banks.
- e. Bidder to initiate the discussion with the Bank's team on approach and project plan.
- f. Bidder to take the acceptance from respective stakeholders on the prepared approach

paper with project plan.

- g. Bidder shall develop the customization requirements in the dedicated environment as per the accepted approach paper.
- h. Bidder must ensure the optimization of various components while customizations.
- i. Bidder will be responsible for Risk assessment and its mitigation.
- j. Bidder to prepare the test plan and test cases required for the customization.
- k. Bidder shall do Unit & overall testing before handing over it to the Bank's team to perform testing along with TCER (Test Case & Expected Result) document.
- l. Providing support for completing the UAT by the bank's team.
- m. Any observations/changes suggested by the Bank team should be rectified/incorporated by the bidder.
- n. Bidder must get the sign off from the Bank before deploying in Production.
- o. Bidder must prepare design and process document once signoff is done.
- p. Bidder must prepare the Standard Operating Procedure document required for the support activities.
- q. Bidder will be responsible for coordination with OEM for integration and implementation, in case of any issue.

The Bidder shall be entirely responsible for the design and architecture, testing, implementation, deployment, performance testing etc.. of the system implemented to satisfy all requirements. The Bidder is expected to provide the best solution which can address the requirements.

1. The bidder is expected to provide the following documents to the Bank related to the customized module/functionality but not limited to following.

- I. Functional Specification(FS) documents
- II. System Design documents
- III. Process flow documents
- IV. Database Table structure details if any tables are created/altered.
- V. Test Case & Expected Result documents.
- VI. Network architecture diagram, Infrastructure details.
- VII. User manuals
- VIII. Source code
- IX. Release notes
- X. SOPs
- XI. configuration changes documents
- XII. Issue tracker
- XIII. Any other documentation required for usage of implemented solution.

All statutory changes (changes imposed by Government of India, State Government, RBI, SEBI, NABARD, NPCI etc.) will be incorporated in the software by the bidder during the support period without any additional cost.

- 2. The bidder should be capable of carrying out the above customizations by using the OEM's IDE (Integrated Development Environment), Finacle Script (FS) IDE & Finacle Customization (FC) IDE, iReport tool.

3. The bidder shall provide estimated efforts along with justification and tentative delivery date with the Bank.
4. The bidder shall initiate the development process, Post Confirmation on customization requirements and efforts by the Bank.
5. The bidder shall ensure existing source code Reconciliation without impacting the existing functionality before deployment of new source code.
6. The sources should be deployed in all environments like Production/MIS/UAT/Training in DC & DRC and also in all cluster servers.
7. The Bidder should adhere to the source deployment process set by the Bank.
8. The Bidder should ensure Knowledge Transfer to L1/L2 support resources before production movement of any new customizations to address all the operational concerns.

FI Customization including SVR Customization

The bidder should be capable of performing the below mentioned tasks:

1. Finacle Integrator Setup, Activation and Customization at DC (Data Centre), DR (Disaster Recovery) and UAT environments.
2. Replication of Finacle Integrator as a separate setup in MZ and DMZ.
3. Product API enabling and Customization of the Product API
4. Developing of new inbound, outbound, SOAP, Rest API's (Public, Private, Composite etc.) in JSON, XML, WSDL, XSD, ISO and all other formats including enabling encryption, decryption, SMS Gateway integration, e-Mail gateway integration, application OTP integration, Bulk API/API stage integrations, consuming & integration of 3rd party APIs, integration of API with e-sign, etc..
5. Necessary customizations/Validations pertaining to API is to be done in all modules in Finacle.
6. Maintenance of the Finacle API- The APIs developed/enabled in the Finacle Integrator should be maintained by the resource (such as for Non-working of the API post implementation/Modification in the existing API/Technical issues etc.)
7. The bidder should support API Integration with external/Internal applications like Mobile Banking/Internet Banking/LOS/HRMS/WhatsApp Banking etc.
8. The bidder should provide resources having expertise knowledge on the Finacle Integrator/API/API customization and having Practical experience on the FI/API implementation.
9. The bidder should provide resources having sufficient knowledge in conversion of payload from other entities to the Finacle Integrator acceptable formats and vice-versa.
10. Finacle Integrator should be in Sync with DR site also.
11. Resource should be able to Create/delete/Modify the fields in API based on the requirement.
12. The bidder should provide Success/Failure API formats to the Bank.
13. The bidder should provide resources having experience in handling Postman & any other modalities/API simulators, ISO calls & messages and it's Integration through FI, and Majority of standard ESBs and integrations

14. The bidder should be able to provide the RCA with details if there are any issues with regard to API working/failure.

Testing

1. The bidder should have a testing mechanism/ software which ensures to test all the functionalities of the CBS and allied applications and shall provide the TCER (Test Cases and Expected Results), Testing strategy including Test Cases and conduct testing of various components of the application/modules, developed/customized (e.g. including unit tests, System integration tests, and final user acceptance test etc..). At the time of UAT deployment, the bidder has to provide the detailed document to the Bank by covering all the testing scenarios which should be carried out by the Bank team. The bidder is responsible to identify and inform the Bank regarding testing requirements and impacts.
2. The successful bidder shall work in a manner to satisfy all the testing requirements and adhere to the testing strategy outlined. The successful bidder must ensure deployment of necessary resources and tools during the testing phases. The bidder shall perform the testing of the solution based on the approved test plan, document the results and shall fix the bugs found during the testing. It is the ultimate responsibility of bidder to ensure that the end product delivered by the bidder meets all the requirements of the Bank. The bidder shall take remedial action based on outcome of the tests.
3. The Bidder shall perform testing in separate environments (UAT). The Production environment should not be used for testing and training purpose.
4. Bidder shall provide complete support to Bank team at the time of user acceptance testing. It would be bidder's responsibility to ensure that all issues raised during UAT are closed and signed-off from respective authority.
5. The Bank will carry out the VAPT, IS, Configuration audit, Source code audit, etc.. and any observations reported during such type of audits, all the observations pertaining to their purview should be resolved/fixes before deployment to the production with the respective timelines (TAT).

Application support

Application support includes, but not limited to, production monitoring, troubleshooting and addressing the functionality, availability and performance issues etc. The bidder shall keep the application software in good working order; perform changes and upgrades to applications as requested by the Bank team. Key activities to be performed by bidder in the application support phase are as follows:

1. Bidder should provide proper/suitable approach for managing CBS and allied applications through helpdesk and support for CBS, which will include the preparation of support team related processes including information security incident management process and the same will be approved by the Bank.
2. Bidder has to identify the suitable agents after scrutiny/interview (Proof like certificates, NOC, Resume, KYC docs) by the Bank team, the resource should be deployed in the field and Bank reserve the right to review the onsite support deployed at Bank on periodical basis.
3. Bidder shall select & deploy the skilled and qualified manpower resources required after sufficient training provided to the agents to handle the compliance. for providing the ongoing support to Bank.

4. Support team should be available on-site and would resolve day-to-day production issues reported in all in applications / hardware by debugging and analyzing the same.
5. Bidder to ensure that technical resources intended to be deployed to meet the requirement are well qualified, experienced in the area and adhere to the timeline and follow standardized and best practice of coding. Bidder will be responsible for providing support for the existing modules developed / customization done.
6. The bidder has to depute suitable alternative resource in absence of any deputed resource.
7. In case, the resource deployed by the Service Provider is unable to continue during contract period, it will be the responsibility of Service Provider to provide similar resource within 15 days.
8. Third-party background verification must be done for the deployed resources before engagement to this project and the report should be submitted to Bank before engagement.
9. The bidder shall ensure compliance to SLAs as indicated in this RFP and any updates/major changes to the software shall be accordingly planned by bidder ensuring the SLA requirements are met at no additional cost to the Bank.
10. Bidder shall provide 24x7x365 support onsite.
11. In case of OEM support required, suitable arrangement will be made by the Bank through telephone/E-mail/Video Conferencing/ as required as per the service window defined in the RFP.
12. The bidder shall address all the errors/bugs/gaps in the functionality in the solution implemented by the bidder at no additional cost during the entire project tenure .
13. Performance tuning of the system as may be needed to comply with SLA requirements on a continuous basis.
14. The Bidder to run Production systems from the DR at pre-defined frequency in DR drill.

Issue Resolution and Bug Fixing

1. Provide necessary support for the resolution of bugs, patches & updates of the software solution.
2. Tuning of application, database, third party software's and any other components provided as part of Finacle including reconfiguration of the system in the event of any hardware failure /replacement, shall be the responsibility of the bidder.
3. Issue log for the errors and bugs identified and any changes done in the application shall be maintained by the bidder for troubleshooting.
4. Application support bidder shall work free of cost with the infrastructure bidder to implement any infrastructure security solutions that require changes at the software/services/components level.
5. MIS - Root cause analysis reports on periodical basis should be submitted to Bank team along with the recommended resolution.
6. Bidder shall maintain version control and configuration information for application software and any system documentation.
7. Ensure overall security of the solution including application updates/patches etc.
8. Monitor and record, performance/ capacity utilization etc. and take corrective actions to ensure performance optimization.
9. Escalation and co-ordination with other teams for problem resolution wherever required.
10. Produce and maintain audit logs on the system for review in scenarios like security lapses, audit review.

Patch Update and management

1. Perform the patch management testing and installation PSPs and hot fixes, issued by the OEM/bidders from time to time. These PSPs and hot fixes, before being applied on the live infrastructure of the data centre, shall be adequately tested. **Any downtime caused due shall be to the account of the bidder and it shall not be considered as 'Agreed Service Down Time'.**
2. All patches and updates in the form of PSPs or hot fixes from OEMs shall be implemented by the bidder ensuring customization done in Finacle as per the Bank's requirements are intact.
3. Standard practices are adopted and followed in respect of version control and management.

Application support resources

The Finacle support mechanism should have the following layers of support for speedy resolution of the issues.

- Helpdesk
- Application L1 support
- Application L2 support
- Application L3 support
- Project Manager
- Customization resources

Bidder will ensure that adequate and qualified manpower is deployed at all times for all the layers mentioned above. The resources should have following (but not limited to) capabilities.

1. Should have experience on the version of Finacle application being used in the Bank.
2. Managing the application which includes technical and functional aspects administering Application and providing quick solutions to the problem or bug reported by using their knowledge base or by escalating to respective OEM.
3. Applying patches for application, server, process scheduler and web server as and when released.
4. Capable of building reports / MIS and small enhancements, if any.
5. Provide training to technical team and functional team of the Bank on new implementation / updation and for application of patches, system maintenance, CBS administration and DB administration on or before live run starts.
6. Bank reserves right to accept to demand change of suitable support person.

Service Window

Bidder shall provide services to Bank in line with the applicable service window which is 24x7x365

Resource Details

Number of Resources for each domain/layer/application

| S.N. | Role/ Designation | Domain (Infra/ Application) | Location of the Resource (HO/DC/DR) | No. of Resource per shift | Service Window (General/Morning/ Second / Night) |
|------|----------------------|-----------------------------------|---|---------------------------------|--|
| | | | | | |

Escalation Matrix for Project Management

Escalation matrix and mechanism - Escalation matrix as defined by the Bank.

| S.N. | Escalations | SI /Bank IT | Name | Mobile | Email |
|------|-------------|--------------------------|------|--------|-------|
| 1 | Level -1 | Project Manager | | | |
| 2 | Level - 2 | Team Head | | | |
| 3 | Level - 3 | Services & Delivery Head | | | |
| 4 | Level - 4 | CFO | | | |
| 5 | Level - 5 | CEO/Chairperson | | | |

Escalation Matrix for Technical Support

Escalation matrix and mechanism - Escalation matrix as defined by the Bank.

| S.N. | Escalations | SI /Bank IT | Name | Mobile | Email |
|------|-------------|--------------------------|------|--------|-------|
| 1 | Level -1 | Support Head | | | |
| 2 | Level - 2 | Team Leader | | | |
| 3 | Level - 3 | Project Manager | | | |
| 4 | Level - 4 | Team Head | | | |
| 5 | Level - 5 | Services & Delivery Head | | | |

Roles and Responsibilities of Bank

1. Conducting UAT for the new customizations/developments/Patch updated carried out/deployed.
2. Provide sign off for the above-mentioned items.
3. Coordinate with Bidder for conducting training for the end users of Finacle.
4. Monitoring of overall timelines, SLAs and calculation of penalties accordingly.

Transition Management:

The Bank and the Service Provider shall together prepare the Transition Plan. However, the Bank shall have the sole decision to ascertain whether such Plan has been complied with. Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Vendor to the Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance and facility management. If the transition is required during the contract period, then it would be maximum period of 3 months and only FM cost as per existing payment terms will be paid and no additional payment to be made in the name of transitioning. However, due to some reasons if transitioning is required beyond contract period, then it will for a maximum period of 3 months and payment to the Vendor will be made as per last quarter payment of FM cost for the actual transition period.

- In case the Bank does not want to renew the contract further with the existing service provider and decides to initiate an RFP process for the next support period, and if the selected bidder fails to render the services during the contract period, or in the event of termination of the agreement, expiry of the term, or otherwise, the Bank, at its sole discretion and without prejudice to any other rights, may make alternate arrangements to obtain the contracted services from another vendor. In such a case, the Bank shall give prior notice to the same selected bidder and may ask them to continue providing services

as per the terms of the contract until a “new vendor” completely takes over the work. During this transition phase, the same bidder shall render all reasonable assistance to the new vendor within the period prescribed by the Bank, at no extra cost to the Bank (the existing vendor will be paid as per the last quarter payment of FM cost for the actual transition period), to ensure a smooth switch over and continuity of services. If the existing service provider is in breach of this obligation, they shall be liable for paying a penalty of 20% of the retainership value on demand to the Bank per instance of fault, which may be settled from the payment of the invoice for the contracted period.

Exit Management:

1. At the end of the contract period or during the contract period, if any other agency is identified or selected for providing services related to Bidder’s scope of work, the Bidder shall be responsible to deliver services defined in scope and also maintain SLA requirements.
2. All risk during transition stage shall be properly documented by Bidder and mitigation measures are planned in advance so as to ensure smooth transition without any service disruption.
3. Bidder shall provide necessary handholding and transition support, which shall include but not limited to, conducting detailed walk-through and demos for the solution, handing over the entire software (including source code, program files, configuration files, setup files, project documentation etc), addressing the queries/clarifications of the new agency, conducting training sessions etc.
4. The transition plan along with period shall be mutually agreed between Bidder and Bank and could be extendable when the situation occurs. Bidder shall be released from the project once successful transition is done meeting the parameters defined for successful transition.

Scope of Work for resources

Help Desk

1. Receive Calls from Bank’s branch users/employees.
2. Provide first level analysis, any application information, features Classifying, Assigning, Response and Resolution.
3. The resource will be responsible for resolution of day to day operational issues assigned to it by the complaint portal/Bank official. The resource will coordinate with the all the stake holders to resolve the issue.
4. The resource will resolve the ticket as per the TAT defined for the ticket.
5. The resource will escalate/assign unresolved issues to L2 team and follow up for resolution for the same.
6. Escalation to Level-1/Level-2/Level-3 based on severity.
7. Resource also has the responsibility to provide the solution to end users after taking the same from L1/L2 team and close the call with appropriate comments.

L1 Activities

The Bank expects the Bidder to provide L1 support for all the activities and services that are part of scope:

1. Receive Calls from Bank's help desk team as well as from Bank team.
2. L1 support team will be responsible for first level of trouble shooting, first level analysis, any application information, features Classifying, Assigning, Response, Resolution and Application Performance monitoring.
3. L1 resource will be aligned 24X 7 shifts to maintain the CBS application.
4. Categorization of requests into functional clarification, bug or change request and route the ticket to the right team.
5. Bugs & change requests to be logged and reported for further processing, functional clarification to be provided by Level 1 support itself.
6. The L1 resource will be responsible for resolution of day to day operational issues assigned to it by the complaint portal/Bank official. The resource will coordinate with all the stake holders to resolve the issue.
7. The L1 resource will resolve the ticket as per the TAT defined for the ticket.
8. The L1 resource will escalate/assign unresolved issues to L2 team and follow up for resolution for the same.
9. Categorization of requests into functional clarification, bug or change request and route the ticket to the right team.
10. L1 support team needs to assign/escalate unresolved calls/issues to L2 support team and follow up for resolution basis on severity.
11. L1 resource also has the responsibility to provide the solution to end users after taking the same from L2 team and close the call with appropriate comments.
12. Interaction with Application OEMs for problem analysis and sharing the required details.
13. Running the End of Day(EOD)/Beginning of Day(BOD) jobs as per the SOP defined.
14. Running the identified batch jobs as per the defined periodicity in the SOP
15. Reporting the issues encountered during EOD/BOD/Batch jobs to L2 team for resolution
16. Raising CRs for moving the patches.
17. Deployment of patches into the respective environments
18. Restarting of services, monitoring of system post patch deployment.
19. Publish status on daily basis. Deployment of patches/resolutions.

20. The L1 resource will provide the support in DR drills of CBS or any drill exercise conducted by Bank with other integrating application.
21. L1 team also has the responsibility to provide the solution to end users after taking the same from L2 team and close the call with appropriate comments.

L2 Activities

1. The L2 resource will be responsible to the resolution of call assigned to it directly by the Bank officials/customer complaint portal/tickets escalated from L1 resource.
2. Resolve calls within stipulated timeframe as defined in the Service Level Agreement.
3. Analysis and simulation of issues raised by L1 team as per the SLA and Liaise with the L1 support team for the call information and resolutions.
4. Applications of patches and bug fixing by L2 team. Providing clarifications / work arounds as restoration measure.
5. Escalate the unresolved calls as per escalation matrix defined by the Bank and provide timeframes for providing a solution of resolution of the escalated calls.
6. The L2 resource will be responsible for maintenance of the CBS application and its various operational procedures (inclusive of but not limited to Scheme creation, Exception Management, Charge maintenance, Interest Maintenance, Batch Job creation, Batch Job execution, reports monitoring).
7. The L2 resource will be responsible for all the work escalated by L1 resource or any task that is left unfinished by L1 resource. Escalate the issue to OEM team for resolution in case of product issue or L3 team for custom or data fix required.
8. Provide required details and logs to the L3 teams. Coordinate with the L3 teams of respective application service providers for resolution and provide necessary information as may be required by the team to resolve the issues.
9. The L2 resource will provide support/troubleshooting issues for all the internal and external interfaces/integrated modules in Core Banking Solution (NEFT, RTGS, UPI, AEPS, CTS, Delivery channels, FI, etc.) and needs to do trouble shooting, customization etc. at CBS end for smooth functioning of day to day operation of the Bank.
10. L2 team needs to support the all customization including Bank customization and troubleshooting of all in scope applications and their interfaces.
11. The L2 resource will be responsible for providing various reports/data from CBS if required by various user department for uploading of data to various agencies or required for various settlement or recon processes.
12. It will be responsibility of the L2 resource to prepare various documents required like change request, process document, operation manuals etc. of the CBS.

13. The L2 resource would be responsible for resolving any technical issues faced by UAT/SIT team.
14. L2 resource will be responsible for conducting the DR drill as per the requirements of the Bank
15. The L2 resource will provide support in various routine activities inclusive of but not limited to EOD/EOM/EOQ/EOY/interest run/Mock run etc.
16. It is responsibility of the L2 resource to schedule all jobs and maintain records of all scheduled jobs of EOD/BOD.
17. Performing and troubleshooting End of Day, End of Month, End of Quarter End of Year activities and other activities like batch job execution, bulk transactions / uploading, interest application etc.
18. It is responsibility of the L2 resource to fine tune the application in such a way that its performance does not have any impact during the peak business time. However, L2 resource will not be responsible for the slowness of application due to hardware limitations.
19. It is responsibility of the L2 resource for creation/modification/deletion of CBS user as per the requirement of the Bank. Also, to maintain records and provide it to Bank SPOC whenever needed
20. It is responsibility of the L2 resource to raise the ticket with application OEM for resolution of the incidents/support which comes under the ambit of application OEM.
21. Bank at its own discretion shall align L2 resources 24x7 in shifts.
22. Download of patch upon receipt of intimation from Infosys/OEMs, Deployment of patch in test environment.
23. Testing & Confirmation of patch but coordinating with bank users.
24. Support related to setup / parameterization for launch of new products.
25. It is responsibility of the L2 resource to install the application on the new(or any other) hardware procured by the Bank.
26. It is responsibility of the L2 resource to carry out customizations/alterations as directed by regulators from time to time in consultation with Bank.
27. It is responsibility of the L2 resource to block the user account/particular transaction/disable the account as per the request received from competent authority.
28. In addition to the above, the L2 resource will liaise with database and infra teams for routing maintenance, space allocation, backup, restoration, upgradation etc
29. Handover the patch to L1/Ops team for deployment in production.

30. Close the ticket after confirmation from the requestor
31. Support for audit related queries raised by bank's statutory auditors provided the queries are related to Critical application
32. Identifying the reports/batches which take more time to complete and advising the bank for resolving the issue.
33. Simulating Interest Runs and cross checking to check if interest is calculated for all the accounts, deposits, advances, loans and bills and TDS application, interest provision is in scope, however, the accuracy of amount to be done by Bank L3 Activities.
34. L2 to Prepare Root Cause Analysis document with the root cause and resolutions provided for major issues such as:
 - Problems which have resulted in complete service disruptions or downtime Critical production issues such as incorrect interest application in majority of the accounts, frauds done using the system, inconsistent accounting or system behaviour.
 - Delayed response times
 - Data / table corruptions
 - System Performance issues (high utilization levels)
 - Decide on preventive maintenance schedule with the Bank
 - Others environmental issues relating to Hardware and Software
35. Modifications to existing scripts, reports, MRT, JSP or any other scripts due to errors / technical faults , if required, with mutual discussion with the Bank and to follow Change Approval process. Perform Application configuration and scripts replication across the Data Centre and Disaster Recovery Centre. (Applications as per the scope)
36. Report to Bank management on the critical issues reported, resolved, solution provided and the suggested recommendations or best practices on a monthly basis.

L3 Activities

1. The L3 resource will be responsible for managing, monitoring the job responsibilities and activities of the L1 and L2 resources.
2. Track closures within timelines as per the SLA.
3. weekly Status on call statistics and monthly status for call stats, SLAs and TAT reports based on mutually agreed formats. The format and contents of the status will be shared on project kick-off.
4. Take care of support logistics for teams. For ex. Facilitate accesses for teams and follow-up with Bank's teams, follow-up with banks team for any information sought
5. The L3 will be the technical person from Bidder side to coordinate with OEM for the resolution of critical issues.

6. The L3 resource will be responsible for the activities performed by the L1 and L2 resources.
7. Ensuring that all the issues lodged by Bank are reviewed, severity classified and assigned to the appropriate assignee.
8. The L3 resource will be responsible for the resolution of calls assigned to it directly by the Bank officials/customer complaint portal/tickets escalated from L2 resource or any other channel.
9. It is responsibility of the L3 resource to coordinate with the OEM for the resolution of tickets which comes under the ambit of application OEM.
10. It is responsibility of the L3 resource to plan, conduct and monitor DR drill as per the requirements of the Bank.
11. The L3 resource will report to Bank management on the critical issues reported, resolved, solution provided and the suggested recommendations or best practices on a weekly /or any other basis as decided by Bank.
12. The L3 resource will be responsible for integration of Finacle with various applications and third party products. L3 resource should act as an application design architect for new developments/upgrades in CBS.
13. The L3 resource will be responsible for preparation, review and implementation of solution and impact analysis for proposed change requests/integrations/upgradations.
14. The L3 resource will support internal as well as third party audit and regulatory inspections of application and close the observations in close coordination with Bank.
15. It is responsibility of the L3 resource to implement various patches released by OEM from time to time
16. The L3 resource will be responsible for submitting various reviews as per the processes set by Bank.
17. The L3 resource will be responsible to do a detailed gap analysis of the existing systems in scope as required by Bank and submit report along with existing bugs and remediation plan in detail.

Project Manager

1. The Project Manager will be responsible for managing, monitoring the job responsibilities and activities of the Help Desk , L1, L2 and L3 resources.
2. MSR - Monthly Review meetings with management and update all stakeholders.
3. Managing the complete SLA of the entire support and manage all the regulatory requirements from the bank.

4. Preparation of roster plan the shifts and ensure support for 24*7 for all modules to manage the BAU.
5. Take care of logistics for entire team. For ex. Facilitate accesses for teams and follow-up with Bank's teams, follow-up with banks team for any information sought.
6. Ensuring that all the issues lodged by Bank are reviewed, severity classified and assigned to the appropriate assignee.
7. The Project Manager will report to Bank management on the critical issues reported, resolved, solution provided and the suggested recommendations or best practices on a weekly /or any other basis as decided by Bank.
8. Discussion of the Customization Man efforts with bank and finalizing the same.

Functional & Technical Specifications

PSP Testing

| Sr No | Description | Complied Yes/No |
|-------|---|-----------------|
| 1 | Sanity Testing : The bidder should carry out the testing by appropriate test cases whenever OEM releases Bug Fixes, Hot-Fixes, PSPs or any releases which may have defects or arm our systems and provide confirmation to the bank for deployment of Bug Fixes, Hot Fixes, PSPs, coding/builds to production environment. | |
| 2 | Regress Testing : The bidder should prepare intensive level of test cases based on the Bank's setup/system and carry out the through testing and provide confirmation to the bank for deployment of coding/builds/PSPs to production environment. | |
| 3 | Smoke Testing : The bidder should carry out the testing for confirming the stability of the builds/coding/PSPs and provide confirmation to the bank for deployment of coding/builds/PSPs to production environment. | |
| 4 | Core and Customization Functionality Testing : The bidder should prepare intensive level of list of test cases of Core as well as customization functional behavior our Banking products and carry out intensive and through testing in all aspects based on the Bank's requirement and provide confirmation to the bank for deployment of coding/builds/PSPs to production environment. | |
| 5 | Customization Coding Testing : The bidder should carry out testing of coding of customization developed based on the Bank's requirement and verification of each line of coding with a controlled input at the expected output and provide confirmation to the bank for deployment of customization coding to production environment. | |

| | | |
|----|---|--|
| 6 | Progression Testing : The bidder should carry out the testing for all the Enhancement and Patches as per the Business requirement in depth and to provide confirmation to the bank for deployment of enhancements/patches to production environment | |
| 7 | Integration & Interoperability Testing : The bidder should carry out units, components and modules of software are properly integrated by following any of the Top-Down , Bottom-up , Big-Bang or Mixed integration Testing methods and provide confirmation to the bank for deployment of customization coding to production environment. | |
| 8 | Interface and Usability testing : The bidder should carry out interface testing between systems and verify the interactions, End to end functional, operations, form-fields. User flow, navigation between systems and provide confirmation to the bank for deployment of customization coding to production environment. | |
| 9 | End to End Acceptance and usability testing : All the above testing should be carried out the by the bidder and provide report for conformation on deployment of coding/build in the production environment. | |
| 10 | Back Out Testing :The Enhancement and Patches should be reverted and ensure that the system come back to original previous position in case of any unforeseen issues during deployment and provide confirmation on the same | |

| | <u>Call Center & CBS Helpdesk Agent qualifications and skills</u> | Complied Yes/No |
|---|--|------------------------|
| 1 | Agent Should possess Any Degree | |
| 2 | Agent should have Effective verbal communication in Kannada (Mandatory for KAGB), Malayalam (Mandatory for KEGB), English & Hindi (Any one preferred) | |
| 3 | Agent should have Excellent Listening and interpersonal communication skills | |
| 4 | Agent should be strong on computer and Data entry skills | |
| 5 | Agent should be able to handle all kind of people | |
| 6 | Agent should maintain High level of professionalism , Customer service and Focused attention to detail of application | |
| 7 | Agent should have Strong problem solving abilities | |
| 8 | Agent Must be available to work on holidays and weekends | |
| 9 | Agent should be Multi-Tasking capabilities | |

Call Center & CBS Helpdesk Representative/ Agent responsibilities and duties

| | | |
|----|--|--|
| A | <u>Call Center</u> | |
| 1 | The bidder should deploy Agent who will Answer incoming phone calls and take appropriate action for each call efficiently as per the workflow defined by the Bank | |
| 2 | The bidder should deploy the agent to the designated places based on the need of the Bank. | |
| 3 | Bank will provide training to the agents for all the Bank's specific product information, Operations, Customer Behavior, etc. The bidder should deploy Agent and agent should be completely well versed with Bank's product information to be able to answer to customers calling for enquiries e.g. Account Types, SB products, CA products, Loan products, Mobile Banking, Internet Banking, Digital Channels, Transactions, ATM Cards, campaigns, promotions, IT Security awareness, Operational issues, Functional issues, UPIs, Grievances , Rate of Interests of the Bank time to time, etc and provide clarification/information/confirmation/ detail/etc to the Customers/Staffs | |
| 4 | Agent should verify the status of accounts and guide the customer accordingly | |
| 5 | Agent Should verify the status of the transactions, payments, etc | |
| 6 | Agent should assist the customers for replacing lost or stolen credit or debit cards, Generation of Green Pin, card related matters, etc | |
| 7 | Agent should assist the customers for KYC, Re-KYC, C-KYC, address changes, Mobile No change, Identity change, etc | |
| 8 | Agent should guide the customers for the charges collection of accounts, frequency, methodology, etc | |
| 9 | Agent should create awareness to the customers about cyber Fraud, ATM theft, identity theft, etc | |
| 10 | Agent should provide navigation guidance for registration, Sign-Up, Sign-In, Open/close accounts of Mobile Banking and Internet banking, handling ATM/debit & Credit cards, guide on availing loan facility, awareness on providing consent, provide standing instructions/mandates, provide status on processed/in-process wire transfers, stop payments, Block the ATM card, detail of loan payments and loan applications, verified transactions, deposits, withdrawals, etc | |
| 11 | Agent should Perform customer instructions duly complied with bank's Guidance | |
| 12 | Agent should Proactively recommend and refer bank products based on customer needs | |
| 13 | Agent should Manage large amounts of inbound and outbound calls in a timely manner | |
| 14 | Agent should use proper communication "Banking terms and scripts" while handling the customer calls in various banking products | |
| 15 | Agent should Identify customers' needs, clarify information, research every issue and provide solutions and/or alternatives and cross sell the products and Seize opportunities to upsell products | |

| | | |
|----|---|--|
| 16 | Agent should be in the position to get Updates on Banking products and knowledge regularly | |
| 17 | Agent should Maintain customer satisfaction ratings based on explicit criteria set forth by the Bank | |
| 18 | Agent should meet personal/team qualitative and quantitative targets set by the Bank | |
| 19 | Agent should Obtain customer information after due consent obtained from the customer and Build sustainable relationships and engage customers by taking the extra mile. However Agent should not obtain any information other than warranted for the specific purpose. | |
| 20 | Agent assist the customers whose transaction got failed (through any available channel). Inform the reason/ procedure to follow and time period for getting the re-credit in case of account debited. | |
| 21 | Agent should make calls to customers whose calls got disconnected due to technical / operational snag. | |
| 22 | Agent should recommend and Develop objectives for the call center's day-to-day activities and Actively contribute to the team, through self-development and exchanging of ideas | |
| 23 | Agent should suggest and conduct effective resource planning to maximize the productivity of resources (people, technology etc.) | |
| 24 | Agent should evaluate performance with key metrics (accuracy, call-waiting time etc.) and Takes initiative for process improvement | |
| 25 | Agent should prepare various kind of reports based on need of the bank | |
| 26 | Agent should process customer instructions accurately and efficiently | |
| 27 | Agent should work on rotation based in various in-bound and out-bound call center roles based on need of the bank | |
| 28 | Agent should be flexible and adapts well to change | |
| 29 | Agent should prove and Demonstrate strong commitment to customer service and engagement as measured by the Bank | |

| | | |
|---|---|--|
| B | CBS Helpdesk-L1,L2,L3 | |
| | Already prepared | |
| C | Promotions, campaigns and Marketing- IB, MB, Sound Box, QR Code, | |
| 1 | Agent should have marketing capabilities and cross sell and up sell the banking products. | |
| 2 | Agent should do Lead generation and Processing based on need of the bank | |
| 3 | Agent should canvas for on-boarding of Customer/Merchant in Banking products | |
| 4 | Agent should Call back to premium customers in case of interrupt. | |
| | | |
| D | Promotions, campaigns and Marketing- Branches | |
| 1 | Agent should Call Bank's branches/offices/staffs to convey | |

| | | |
|----|---|--|
| | information about new initiatives. | |
| 2 | Agent should Calls Bank's branches/offices/staffs relating to Financial Inclusion initiatives of the Bank | |
| | | |
| E | Branch Follow up - KYC, Re-KYC, C-KYC, Udayam, Cersai, | |
| | | |
| F | Customer Follow Up- In-Operative, KYC, Mobile no Updation | |
| 1 | Agent should do Data verification to ensure the correctness of existing customer details. | |
| 2 | Agent should follow up on KYC submission for new customers. | |
| 3 | Agent should make calls to customers of dormant accounts and assist for regualring the accounts | |
| 4 | Agent should make calls to the eligible customers who have registered for Internet/Mobile banking but not activated. | |
| | Customer Segmentation: | |
| 5 | Bank is having multiple customer segments and if any Calls from the respective segments, Suitable experienced & Trained in the respective segments, multi skilled agents should handle the calls efficiently. | |
| 6 | • HNI Customers | |
| 7 | • Corporate / SME customers | |
| 8 | • NRI Customers | |
| 9 | • Internet and Mobile Banking Customers | |
| 10 | • Any other segment which the Bank decides to add in future | |
| 11 | Bank is having multiple customer types, Calls from such specific customers types shall be attended to by Senior or more experienced and better rated Agents. | |
| | | |
| G | VKYC, LOS, End to End Digital Journey Platform of Customer | |
| 1 | Agent should perform Opening of customer accounts in accordance with all account opening and account ownership verification procedures and compliance requirements in VKYC system of the Bank. Bank will provide appropriate training to the Agents | |
| 2 | Agent should provide the detail of eligibility by comparing client information to requirements. | |
| 2 | Agent should do Lead generation and Processing based on need of the bank | |
| 3 | Agent should canvas for on-boarding of Customer/Merchant in Banking products | |
| | | |
| H | SMA Follow Up-Customer | |
| 1 | Outbound calls to SMA Customers for repayment of loan on time. | |
| | | |
| I | NPA Follow Up-Branch | |

| | | |
|---|--|--|
| | | |
| J | NPA Follow Up-Customer | |
| 1 | Soft NPA Recovery | |
| 2 | NPA recovery of DA3 and Lost Assets. | |
| | | |
| K | FAQ Management: | |
| 1 | The Agents should prepare Frequently Asked Questions And previous customer queries by the Customers/Staffs on daily basis and should be consolidation of the same on weekly basis and it should be submitted to the supervisors of the Bank. | |
| | | |
| L | General | |
| 1 | Agent should Make calls for specific requirement of the Bank on time to time. | |
| | | |
| M | 1.2.7 Customer Satisfaction Survey. | |

Scope of Work of Onsite Resource (FI Integrator)

1. Finacle Integrator Setup, Activation and Customization at DC (Data Centre), DR (Disaster Recovery) and UAT environments.
2. Replication of Finacle Integrator as a separate setup in MZ and DMZ.
3. Product API enabling and Customization of the Product API
4. Developing of new API Public, Private, Composite etc. in json, XML and all other formats including enabling encryption, decryption, SMS Gateway integration, application OTP integration, Bulk API/API stage integrations, consuming & integration of 3rd party APIs, integration of API with e-sign, etc..
5. Necessary customizations/Validations pertaining to API is to be done in all modules in Finacle.
6. Maintenance of the Finacle API- The APIs developed/enabled in the Finacle Integrator should be maintained by the resource (such as For Non-working of the API post implementation/ Modification in the existing API/Technical issues etc.)
7. The work location will be at **Canara RRB Project Office** presently located in Bengaluru.
8. The resource will be in regular shift 8 hours (10 am to 6 pm) daily and will work in all working days of Bank (Karnataka Gramin Bank).
9. The resource should provide API in the required formats WSDL (Mandatory) /SOAP/Rest etc.
10. The resource should support API Integration with external/Internal applications like Mobile Banking/Internet Banking/LOS/HRMS/WhatsApp Banking etc.
11. The resource should be having expertise knowledge on the Finacle Integrator/ESB/API/API customization.
12. The resource should be having Practical experience on the FI/API implementation.

13. The resource should be capable of identifying the list of API to be used for achieving the required operation.
14. There should be no additional cost for performing the above activities.
15. To the extent of Finacle Integrator Services, the posted Resource should involve and support in DC-DR drill of CBS and allied applications and any other planned activity which may even fall on holidays/Sundays
16. Finacle Integrator should be in Sync with DR site also.
17. Resource should co-ordinate with Bank's SI for consuming Finacle APIs.
18. Resource should be able to provide **APIs in all the formats** supported by FI
19. Resource should be able to Create/delete/Modify the fields in API based on the requirement.
20. Resource should be able to provide the RCA with details if there is any issues with regard to API working.
21. Provide Success/Failure API formats to the Bank.
22. Resource should have experience in handling Postman and other modalities.
23. Resource should have experience in handling ISO calls & messages and Integration.
24. Resource should have experience in handling majority of standard ESBs and integrations
25. The above requirement can be meet either as individual or group or entity based and ensure to complete the Bank's requirements on time.

Annexure - 3
Bid Covering Letter

[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

We have examined the above mentioned tender document including all annexures, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/modifications/amendments, if any, furnished by the Bank and we, the undersigned, offer for subject items are in conformity with the said tender in accordance with the schedule of prices indicated in the commercial offer and made part of this offer.

The undersigned is authorized to sign on behalf of the Bidder Company and the necessary supporting documents delegating this authority is enclosed to this letter.

If our offer is accepted, we undertake to complete the formalities of deliverables as per RFP for Hardware/ Software/Solution/Services as per timelines mentioned in the RFP for each ordered location/s.

If our offer is accepted, we undertake to provide Technical Consultancy / Service support / Guidance/Scope of Work for the items/solution supplied as per the above referred RFP, during contract period. We enclose a Demand Draft /Bank Guarantee in lieu of EMD as per RFP in favour of Karnataka Gramin Bank as EMD or Exemption certificate in lieu of EMD.

We agree to abide by this offer till 180 days from the date of Commercial Bid opening for such further period as mutually agreed between the bank and successful bidder, and agreed to in writing by the bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the tender. However, if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/invoke the Bank Guarantee in lieu of EMD, without reference to us. We agree to abide by and fulfil all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominee such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.

We accept all the Instructions, Functional & Technical Specifications, Terms and Conditions and Scope of Work of the subject RFP. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever.

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

We will not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: No.F.7/10/2021-PPD (1) dated 23/02/2023 of Public Procurement Division, Department of Expenditure, Ministry of Finance). We further understand that any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

We also confirm that, we will not subcontract part of complete assignment to any other agency or individual.

All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process. Bank reserves the right to verify/evaluate the claims made by the Bidder independently.

We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

We hereby undertake that we have not been blacklisted/debarred by any Scheduled Commercial Banks/Public Sector Undertakings/Government Entities in India as on date.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 4
Bidder's Profile

[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

| Sl. No | Particulars | Bidder's Response | |
|--------|--|----------------------------|--|
| 1 | Full Name of the Bidder Firm / Company | | |
| 2 | Constitution (Firm / Private Ltd Co. / Public Ltd Co./ Others Specify.) | | |
| 3 | Date of Incorporation and / or Commencement of Business | | |
| 4 | Certificate of Incorporation (CIN) No. | | |
| 5 | Firm / Company's Head Office / Corporate Office Address | | |
| 6 | Firm's / Company's Website address | | |
| 7 | Registered Office Address | | |
| 8 | A). Particulars of the Primary Contact Person (Authorized Signatory of the Bidder | Name | |
| | | Designation | |
| | | Address for Correspondence | |
| | | Phone Number (Landline) | |
| | | Mobile Number | |
| | Email address | | |
| 9 | B). Particulars of the Secondary Contact Person (Authorized Signatory of the Bidder) | Name | |
| | | Designation | |
| | | Address for Correspondence | |

| | | Phone Number (Landline) | |
|----|--|---|--|
| | | Mobile Number | |
| 10 | Turnover For Last Three Financial Years | FY 2021-22- FY 2022-23- FY 2023-24- | |
| 11 | Last Three Financial Years Net Profit (After Tax/Depreciation) | FY 2021-22- FY 2022-23- FY 2023-24- | |
| 12 | Net Worth of the firm for Last Three Financial Years | FY 2021-22- FY 2022-23- FY 2023-24- | |
| 13 | Total number of employees in the organization | | |
| 14 | Domestic Customer Base (Number of Clients where Servers & software is supported in India) | | |
| 15 | Size of the Support Staff for the proposed services | | |
| 16 | Details of Support Centers in India/Global | | |
| 17 | Whether registered as MSE for the item under the RFP? (Attach Proof of Registration as MSE for the item under the RFP) | | |
| 18 | Whether Recognized as a Startup by Department of Industrial Policy and Promotion (DIPP)? (Attach Proof of such Recognition, indicating terminal validity date of registration and Certificate from CA that the Turnover of the entity complies with Startup guidelines) | | |
| 19 | Whether eligible for Purchase Preference linked with Local Content under Public Procurement (Preference to Make in India) Order 2017, and Notifications issued there under? (Form PP-C or PP-D as applicable) | | |

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure-5
Service Support Details

[Should be submitted on Company's Letter Head with Company Seal and
Signature of the Authorized Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

| Sl. No. | Location | Postal Address | Contact Person Name & Mobile No. | Landline No | Email-ID |
|---------|-----------|----------------|----------------------------------|-------------|----------|
| 1. | Bengaluru | | | | |
| 2. | | | | | |

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 6

Track Record of Past Implementation

[Should be submitted on Company's Letter Head with Company Seal and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

List of Bidder's Major Customers in Last 3 Years and References

(Enclose necessary documentary proof)

| Sl. No. | Name of the Client/s where Application Management Services Implemented successfully. | Furnish client contact person's name and email id and TelephoneNumber / Mobile Number | Postal Address with Pin code | Year of Implementation |
|---------|--|---|------------------------------|------------------------|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 7

Non-Disclosure Agreement

**[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]**

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

**Sub: RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED
APPLICATION SERVICES.**

WHEREAS, we, _____,

having Registered Office at _____, hereinafter referred to as
the Bidder, are agreeable to the formalities of deliverables as per timelines mentioned in
the RFP for each ordered locations to Karnataka Gramin Bank, having its Head Office at
32, Sanganakkal Road, Gandhinagar, Ballari and Kerala Gramin Bank having its Head Office
at A.K . road, Uphill, Malappuram hereinafter referred to as the BANK/S and,

WHEREAS, the Bidder understands that the information regarding the Bank's business and
trade secrets shared by the BANK in their Request for Proposal is confidential and/or
proprietary to the BANK, and

WHEREAS, the Bidder understands that in the course of submission of the offer for the
subject RFP and/or in the aftermath thereof, it may be necessary that the Bidder may
perform certain jobs/duties on the Banks properties and/or have access to certain plans,
documents, approvals or information of the BANK; NOW THEREFORE, in consideration of
the foregoing, the Bidder agrees to all of the following conditions, in order to induce the
BANK to grant the Bidder specific access to the BANK's property/information. The Bidder
will not publish or disclose to others, nor, use in any services that the Bidder performs for
others, any confidential or proprietary information belonging to the BANK, unless the
Bidder has first obtained the BANK's written authorization to do so.

The Bidder agrees that notes, specifications, designs, memoranda and other data shared
by the BANK or, prepared or produced by the Bidder for the purpose of submitting the
offer to the BANK for the said solution, will not be disclosed during or subsequent to
submission of the offer to the BANK, to anyone outside the BANK.

The Bidder shall not, without the BANKs written consent, disclose the contents of this

Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those employed/engaged by the Bidder for the purpose of submitting the offer to the BANK and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure-8

Self-Declaration for a Non-Blacklisted Company

[Should be submitted on Company's Letter Head with Company Seal and Signature of the Authorized Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.

Non-Blacklisting Declaration

Dear Sir,

This is to notify that our firm, <SI/Bidder name> intends to submit a proposal in response to the invitation for the subject RFP in accordance with the above, we declare that:

a. We are not involved in any kind of major litigation that may have impact of affecting or compromising the delivery of Hardware/ Software/Services/Solution as required under this assignment.

We are not ineligible/blacklisted/banned/debarred by any Central/State Government of India/agency of Central/State Government of India/Public Sector Undertaking/any Regulatory Authorities in India for any fraudulent activities.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 9

Make in India Certificate

**[Should be submitted on Company's Letter Head with Company Seal and
Signature of the Authorised Person]**

(To be included in Part A - Conformity to Eligibility Criteria)

RFP Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED
APPLICATION SERVICES.**

**[Note : To be Certified by Statutory Auditor or Cost Auditor of the Company with UDIN
Number (in the case of Companies) for a Tender Value above Rs.10 Crores giving the
percentage of local content.]**

1. In line with Government Public Procurement Order No. P-45021/2/2017-PP (BE-II) dated 16.09.2020 and its amendments, we hereby certify that we M/s _____ are local supplier meeting the requirement of minimum local content i.e., _____% against Karnataka Gramin Bank Tender No..... dated..... We qualify as a _____ (Class-I or Class II) local supplier. Details of location at which local value addition will be made as follows:
_____.

2. We also understand, 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.

3. We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.

Signature of the Authorized Signatory with Company Seal:

Name of the Authorized Signatory:

Designation :

Company / Organization :

Annexure - 10

Manufacturer/Authorized Distributor / Partner in India

[Should be submitted on OEM's Letter Head with Company Seal and
Signature of the Authorized Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

We _____ who are established and reputed manufacturers of _____ having factories/development facilities at 1) _____ and 2) _____ do hereby authorize M/s _____ (Name and address of the SI / Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above invitation for tender offer.

We (OEM/Manufacturer/Indian Distributor) hereby extend our full guarantee and warranty as per terms and conditions of the tender and the contract for the solution, products/equipment & services offered against this invitation for tender offer by the above firm and will extend technical support and updates and ensure availability of spares including processors for our products for contract period from the date of installation.

We (OEM/Manufacturer/Indian Distributor) also confirm that we will ensure all product updates (including management software updates and new product feature releases) are provided by M/s for all the products quoted for and supplied to the Company during the Contract period. In case this is not considered while quoting and in the event M/s fail in their obligations to provide the updates as and when the matter is brought to the notice of the OEM, we hereby confirm that we will provide the latest release/announcement/support to the Bank with mutually agreed upon.

We also confirm that the proposed solution offered by the Bidder to the Company are correct, viable, technically feasible for implementation and the solution will work without any hassles in all the locations. We also confirm that all the equipment offered(if any) will not be declared as "End of Sale" for a minimum period of two Years and "End of Support" for a further minimum period of three Years; however, in case End of Support is declared before the expiry of the contract period, we undertake to provide extended support until the expiry of the contract period.

We hereby commit to the tender terms and conditions and will not withdraw our commitments during the process and or during the period of contract.

Yours faithfully,

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory :

Designation :

Company / Organization :

Place:

Date :

Annexure-11

Undertaking from OEMs

[Should be submitted on OEM Company's Letter Head with Company Seal and Signature of the Authorized Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Partnering with Bidder for Scope of Work as in the RFP.

We, _____,
<OEM's complete legal name as mentioned on Manufacturer Authorization Form> hereby undertake that we shall be responsible and support _____, <Bidder's complete legal name as mentioned on Manufacturer Authorization Form> in Supply, Implementation, Configuration and Maintenance of <Name of the Solutions>. of the subject RFP during the entire contract period of 5 (Five) years.

If _____, <Bidder's complete legal name as mentioned on Manufacturer Authorization Form> is selected by BANK then we shall execute agreement with _____, <Bidder>.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory :

Designation :

Company / Organization :

Place :

Annexure - 12

Self-Declaration regarding Legal Cases

[Notarized declaration should be submitted on Company's Letter Head with Company Seal and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Self-Declaration

We here by confirm that, we have not been involved in any legal case that may affect the solvency existence of M/s _____ or in any other way that may affect capacity to provide/continue the services to the Bank/s.

In case if Bank/s found any legal case against us during the contract period we are bound to accept any action taken by the Bank/s.

Signature of the Authorized Signatory with Company Seal:

Name of the Authorized Signatory:

Designation :

Company / Organization :

Attested by Notary, Govt of India

Name:

Sign:

Regn No:

Place:

Date:

Annexure - 13

Declaration regarding Land Border

(This Certificate should be submitted on the letterhead of the bidder as well as the OEM / Manufacturer duly signed by an authorized signatory)

To:

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Bidder Name:

We, M/s ----- are a private/public limited company/LLP/Firm *<strike off whichever is not applicable>* incorporated under the provisions of the Companies Act, 1956/2013 Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at ----- (referred to as the "Bidder") are desirous of participating in the Tender Process in response to your captioned RFP and in this connection we hereby declare, confirm and agree as under:

We, the Bidder have read and understood the contents of the Office Memorandum & the Order bearing No.F.7/10/2021-PPD (1) dated 23/02/2023 of Public Procurement Division, Department of Expenditure, Ministry of Finance Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/procurement of goods and services, of any Bidder from a country which shares a land border with India and / or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we the Bidder hereby declare and confirm that:

Please strike of whichever is not applicable

1. We, the Bidder are not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017.

Or

2. We, the Bidder are 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 I to the said Office Memorandum / Order and **we submit the proof of registration herewith.**

Or

3. We, the Bidders agree and undertake that if the contract is awarded to us, we will not sub-contract or outsource the contract and / or any part thereof unless such subcontract/ outsourcing is permitted by the Bank/s in writing, in which case we shall not sub-contract or outsource the work to a contractor from such countries, unless such contractor is registered with the Competent Authority and proof of same is obtained and submitted.

We, the Bidders hereby confirm that we fulfil all the eligibility criteria as per RFP and are eligible to participate in the Tender in view of the above Office Memorandum and Order. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank/s shall be within its right to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action against us. Bank shall also be within its right to forfeit the security deposits provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum undertaking is executed by us through our Authorized signatory/ies after having read and understood the terms of RFP and the Office Memorandum & the Order bearing No.F.7/10/2021-PPD (1) dated 23/02/2023 of Public Procurement Division, Department of Expenditure, Ministry of Finance Government of India including the words defined in the said order (reproduced hereunder) which shall have the same meaning for the purpose of this Declaration cum Undertaking.

Executed at..... On this theday of

Authorized Signatory

M/s-----

Signature and Name:

Seal of the Bidder:

Annexure-14
Escalation Matrix

[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]

(To be included in Part B - Technical Proposal Envelope)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Please find below the escalation matrix to Delivery Head, Solution Head and up to Managing Director of the Bidder.

Name of the Bidder Firm:

| No. | Level | Name of Person | Designation | Contact Mobile Number | Email id | Address |
|-----|---------|----------------|-------------|-----------------------|----------|---------|
| 1 | Level 1 | | | | | |
| 2 | Level 2 | | | | | |
| 3 | Level 3 | | | | | |
| 4 | Level 4 | | | | | |

Signature of the Authorized Signatory with Company Seal:

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure-15

Compliance Statement

[Should be submitted on Company's Letter Head with Company Seal and
Signature of the Authorised Person]

(To be included in Part B - Technical Proposal Envelope)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

DECLARATION

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid, if the bid is not submitted in proper format as per subject RFP.

| Description | (Yes / No) | Remarks / Deviations |
|---|------------|----------------------|
| Compliance to Terms and Conditions of RFP | | |
| Compliance to Technical & Functional Requirements/Specifications of the subject RFP | | |
| Compliance to Scope of Work of the subject RFP | | |

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

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 16

Conformity Letter

**[Should be submitted on Company's Letter Head with Company Seal and Signature of the
Authorised Person]**

(To be included in Part B - Technical Proposal Envelope)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED
APPLICATION SERVICES.**

In response to the cited Request for Proposal, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions/stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original bid documents issued by the Bank. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

We also hereby confirm that our prices as specified in the Annexure - 17 Commercial Bill of Materials and adhere to the Payment terms specified in the RFP.

We also agree to comply with the IT Security policy of the Banks in force and the amendments issued from time to time.

Yours faithfully,

Signature of the Authorized Signatory with Company Seal:

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure-17
Bill of Material
FORMAT FOR COMMERCIAL BID

Ref: RFP

Dated

1. Name of the Bidder :
2. Corporate Office Address :

A. Onsite Resource Cost

(Amount in ₹, Excl of Taxes)

| Sr No | Particulars | No of Resources Required | Cost for Year 1 | Cost for Year 2 | Cost for Year 3 | Cost for Year 4 | Cost for Year 5 | Total Cost for 5 years |
|-------|---|--------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------------|
| 1 | Project Manager | 1 | | | | | | |
| 2 | L1 Application Support of CBS | 8 | | | | | | |
| 3 | L2 Application Support of CBS | 18 | | | | | | |
| 4 | L3 / Technical Lead Application Support of CBS | 2 | | | | | | |
| 5 | L2 CBS Allied Application Support of IB, MB, Financial Inclusion, UPI, POS, NACH, ATM, IMPS, AEPS, SFMS, PFMS, NEFT, RTGS, Tax, BG, LC, Application Monitoring Tool, Patch Management of Application, Data, Configuration management , Capacity Management, VAPT/Security compliance, FI integrator for both MZ and DMZ, Connect-24 Integrator for Both MZ and DMZ and also ESB IIB/3rd party API Connect/MQ for Both MZ and DMZ etc. | 18 | | | | | | |
| 6 | L2 FI Integrator services and overall Monitoring and Support for CBS and integrated applications | 16 | | | | | | |

| | | | | | | | | |
|-----------------------------|---|-----|--|--|--|--|--|---|
| 7 | L3 / Technical Lead FI Integrator services and overall Monitoring and Support for CBS and integrated applications | 2 | | | | | | |
| 8 | L1 resource Oracle DBA, ODG,AVDF | 3 | | | | | | |
| 9 | L2 resource Oracle DBA, ODG, AVDF | 6 | | | | | | |
| 10 | L2 Resource Middleware Support | 9 | | | | | | |
| 11 | L1 CBS Helpdesk | 20 | | | | | | |
| 12 | L1 Call Center Resource | 24 | | | | | | |
| Total Onsite Man-Power Cost | | 127 | | | | | | |
| Input Applicable GST % | | | | | | | | GST Amount |
| | | | | | | | | Total of Onsite Resource Cost Including GST |

- * Note:- 1. Bidder to submit Yearly Incremental cost for 5 years for the resources or Blended Rate for the 5 years. However, Bidder to note that Yearly Incremental cost should not exceed 5% from previous year.
 2. The Bank reserves the right to increase or decrease the number of resources depending on its requirements at the Bank.
 3. GST will be paid by bank as per prevailing rate for that year as applicable. The total cost including GST has been taken in the commercial Bid for TCO calculations only.

B. Customization Charges

(Amount in ₹, Excl of Taxes)

| Sr No | Particulars | Per Man-day price* | Estimated Number of Man-days* | Total Price |
|--|----------------------------------|--------------------|-------------------------------|-------------|
| 1 | Man-day price for Customizations | | 1000 | |
| Input Applicable GST % | | | | GST Amount |
| Total of Customization Charges Including GST | | | | |

- * Note:- 1. The number of Man-days is indicative only and is provided for Commercial Evaluation purpose. The offered rate will hold good for any volume of Change Requests (CR) during the contract tenure. The payment will be based on the actual availability of services. The Vendor should convince the Bank Team about the man-efforts while submitting the Change Request (CR).
 2. GST will be paid by bank as per prevailing rate for that year as applicable. The total cost including GST has been taken in the commercial Bid for TCO calculations only.

C. License and ATS Cost for Application/Software

(Amount in ₹, Excl of Taxes)

| SI no | Application / Software | Product name & version | Type of license | QTY | Procurement | | ATS For Year 1 | | ATS For Year 2 | | ATS For Year 3 | | ATS For Year 4 | | ATS For Year 5 | | TOTAL | |
|---|--|------------------------|-----------------|-----|-------------|--------|----------------|--------|----------------|--------|-------------------|--------|----------------|--------|----------------|--------|-------|--|
| | | | | | Rate | Amount | Rate | Amount | Rate | Amount | Rate | Amount | Rate | Amount | Rate | Amount | | |
| 1 | License Cost for PSP Testing Tool | | | | | | | | | | | | | | | | | |
| 2 | License Cost for Application Monitoring Tool | | | | | | | | | | | | | | | | | |
| 3 | RDBMS License | | | | | | | | | | | | | | | | | |
| 4 | OS License | | | | | | | | | | | | | | | | | |
| 5 | Any Other Middleware | | | | | | | | | | | | | | | | | |
| Total of License and ATS Cost for Application/Software | | | | | | | | | | | | | | | | | | |
| Input Applicable GST % | | | | | | | | | | | GST Amount | | | | | | | |
| Total of License and ATS Cost for Application/Software including GST | | | | | | | | | | | | | | | | | | |

1. If the year wise incremental ATS cost for the application/software and related components provided is below 10% then the Bidder has to submit 10% additional Bank Guarantee of the total of License Procurement Cost for Application/Software.
2. GST will be paid by bank as per prevailing rate for that year as applicable. The total cost including GST has been taken in the commercial Bid for TCO calculations only.

D. Infrastructure Hardware Component Procurement and AMC Cost

(Amount in ₹, Excl of Taxes)

| Sl no | Function | Description including Part No | QTY | Procurement | | AMC for Year 4 | | AMC for Year 5 | | Total | |
|--|------------------------------|-------------------------------|-----|-------------|--------|----------------|------------|----------------|--------|-------|--|
| | | | | Rate | Amount | Rate | Amount | Rate | Amount | | |
| DATA CENTRE | | | | | | | | | | | |
| 1 | Application Server | | | | | | | | | | |
| 2 | Database Server | | | | | | | | | | |
| 3 | Storage | | | | | | | | | | |
| 4 | Any Other Hardware Component | | | | | | | | | | |
| DISASTER RECOVERY CENTRE | | | | | | | | | | | |
| 1 | Application Server | | | | | | | | | | |
| 2 | Database Server | | | | | | | | | | |
| 3 | Storage | | | | | | | | | | |
| 4 | Any Other Hardware Component | | | | | | | | | | |
| Total of Infrastructure Hardware Component Procurement and AMC Cost | | | | | | | | | | | |
| Input Applicable GST % | | | | | | | GST Amount | | | | |
| Total of Infrastructure Hardware Component Procurement and AMC Cost including GST | | | | | | | | | | | |

* Note:- 1. Bidder must ensure that comprehensive built in warranty to be provided for the hardware components for the first three years. If the Fourth and Fifth Year AMC of the infrastructure hardware components provided is below 10% of the Infrastructure procurement cost then the Bidder has to submit 10% additional Bank Guarantee of the total of Infrastructure procurement cost to the bank.

2. GST will be paid by bank as per prevailing rate for that year as applicable. The total cost including GST has been taken in the commercial Bid for TCO calculations only.

E. Implementation / Installation Cost for PSP Testing Tool and Application Monitoring Tool

(Amount in ₹, Excl of Taxes)

| Sr No | Particulars | Total Price | |
|--|---|-------------|--|
| 1 | One Time Implementation cost for PSP Testing Tool | | |
| 2 | One Time Implementation cost for Application Monitoring Tool | | |
| 3 | One Time Installation cost for Infrastructure Hardware Components at DC and DRC | | |
| 4 | Any other One time Cost (Pls Specify) | | |
| Total of Implementation Cost for PSP and Application Monitoring Tool | | | |
| | Input Applicable GST % | GST Amount | |
| Total of Implementation Cost for PSP and Application Monitoring Tool including GST | | | |

Note 1. GST will be paid by bank as per prevailing rate for that year as applicable. The total cost including GST has been taken in the commercial Bid for TCO calculations only.

TCO CALCULATION

| Sr No | Description | Total cost for 5 years |
|---|---|-------------------------------|
| 1 | Table A - Total Onsite resource charges for 5 years (including GST) | |
| 2 | Table B - Total Customization charges for 5 years (including GST) | |
| 3 | Table C - License and ATS Cost for Application/Software (including GST) | |
| 4 | Table D - Infrastructure Hardware Component Procurement and AMC Cost (including GST) | |
| 5 | Table E - Implementation / Installation Cost for PSP Testing Tool and Application Monitoring Tool (including GST) | |
| Total Cost of ownership for 5 years (including GST) | | |

Undertaking

- i. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- ii. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- iii. We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid. iv. We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
- v. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.
- vi. We confirm that all out of pocket expenses, travelling, boarding and lodging expenses for the entire term of this tender and subsequent agreement is included in the amounts quoted and we shall not entitle to charge any additional costs on account of any items or services or by way any out of pocket expenses, including travel, boarding and lodging.
- vii. We confirm that there shall be no escalation in the agreed prices.

Date:

Place:

Signature of the Authorized Signatory with seal

Annexure-18
Compliance to Onsite Resources

[Should be submitted on Company's Letter Head with Company Seal and Signature of the Authorised Person]

(To be included in Part B - Technical Proposal Envelope)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Wehereby declare that we will adhere to the below mentioned resource requirements .

| Sr. No. | Resource Type | No. of Resources | Educational Qualification | Experience (Knowledge, Experience & Certification) | Additional Certification details. |
|---------|---------------|------------------|---------------------------|--|-----------------------------------|
| | | | | | |

Signature of the Authorized Signatory with Company Seal:

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 19

Undertaking for Authenticity

[Should be submitted on Company's Letter Head with Company Seal and Signature of the Authorised Person]

(To be included in Part B - Technical Proposal Envelope)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

DECLARATION

We hereby undertake that all the components/parts/assembly/software used in the.....under the above shall be original new components /parts /assembly /software only from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used.

We also undertake that in respect of Licensed Operating System/Software if asked for by you in the purchase order the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity in case of Microsoft Window Operating System/Software) and also that it shall be sourced from the authorized source (e.g. Authorized Microsoft Channel in case of Microsoft Operating System).

We conform that the software is free from bugs, malware, covert channels in code etc. Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM suppliers at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with the above at the time of delivery or during installation, for the IT Hardware/Software already billed, we agree to take back the without demur, if already supplied and return the money if any paid to us by you in this regard.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure - 20
Undertaking for Information Security Compliance

[Should be submitted on Company's Letter Head with Company Seal
and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria)

Reference No:

Date:

To
General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Dear Sir,

We hereby undertake that the proposed solution/hardware/ software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done) during entire contract period. If, any case reported, shall be fixed by us without any additional cost to the Bank on immediate basis.

Further, we undertake that the Software/Hardware/ Solution & Services which will be delivered or provided under this Agreement are not infringe any IPR such as Patent, Utility Model, Industrial Design, Copy Right, Trade Secret, Mask Work or Trademark.

We also hereby agree to comply with the Information and Cyber Security Controls as per Bank's and Regulatory Authorities, IT Security Guidelines on an ongoing basis and regulatory/legal guidelines and directives related to Service Provider/Outsourcing issued by regulators/legal entities from time to time. The Service Provider shall provide access to the regulators, legal authorities, Bank and Bank appointed auditors for Onsite/Offsite Supervision.

We ensure that Outsourced Critical IT Services are subjected to the annual IT Audit/ Technology Risk Assessment process by an independent professional agency as approved by the local government or regulator at no extra cost to the Bank.

RFP Ref: KaGB/Project Office/RFP/04/2024-25 dated 07.02.2025

We abide with all clauses of Bank's Cyber Security Controls which will be part of the NDA/SLA signed with the Bank at the time of award of Contract.

Yours faithfully,

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory:

Designation :

Company / Organization :

Place:

Date:

Annexure-21

FORM PP-B

SELF-DECLARATION OF MSEs and STARTUPS
(TO BE PROVIDED ON LETTER HEAD)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

We declare that if we withdraw or modify our Bids during the period of validity, or if we are awarded the contract and we fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, we note that we will be suspended for the period of three years from being eligible to submit Bids for contracts with Canara Bank.

Place:

[Signature of Authorized Signatory]

Date:

Name:

Designation:

Seal:

Annexure-22

Compliance to Scope of Work

(Should be submitted on Company's letter head with company seal and signature of the authorized person)

(To be included in Part A- Eligibility cum Technical Proposal)

Ref:

To
General Manager,
Karnataka Gramin Bank,
Canara RRBs CBS Project Office,
19-19/1, IIIrd Floor,
Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560 004.

Date:

DECLARATION

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid if the bid is not submitted in proper format as per subject RFP. For each of the points in description, the Bidder is expected to submit a brief description justifying the below scope.

| Sl. No. | Description | Yes/No | Remarks/Deviations |
|---------|---|--------|--------------------|
| 1 | Project Objective | | |
| 2 | In-scope Allied Applications, Interfaces, Core Banking Solution Applications and New Tools | | |
| 2.1 | In scope allied applications | | |
| 2.2 | List of Interfaces | | |
| 2.3 | Core Banking Applications | | |
| 2.4 | New Tools | | |
| 3 | Licensing | | |
| 4 | Customizations/Change Request | | |
| 5 | System Integration Testing | | |
| 6 | User Acceptance Testing | | |
| 7 | Support | | |
| 8 | Level 1 - helpdesk | | |
| 9 | Scope of Work of the IT Support Engineer stationed in Regional Offices | | |
| 10 | Application Support for In-scope Allied Applications, Interface, CBS Applications and New tools (L2 & L3 support) | | |

| | | | |
|----|-----------------|--|--|
| 11 | Training | | |
| 12 | Documentation | | |
| 13 | Transition plan | | |

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

Date

Signature with seal

Name:

Designation :

Annexure-23**Resource Requirements****(Should be submitted on Company's letter head with company seal and signature of the authorized person)****(To be included in Part A- Conformity to Eligibility Criteria)****Ref:****Date:**

To
 General Manager,
 Karnataka Gramin Bank,
 Canara RRBs CBS Project Office,
 19-19/1, IIIrd Floor,
 Above Canara Bank Regional Office,
 South End Road, Basavanagudi,
 Bengaluru - 560 004.

Subject: Resource requirements declaration letter for RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.

We hereby declare that <Bidder's complete legal name as mentioned on Bid covering letter> we will adhere to the below mentioned resource requirements.

Table A: Program Management Resources

| Sl. No. | Resource Type | Minimum Resources | Additional Resources to maintain SLA (if any, to be filled by Bidder) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|--|-------------------|---|--|-----------------------------|
| 1. | Project Manager (Mandatorily on Bidders payroll) | 1 | | <p>Educational Qualification Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. or equivalent or higher qualification</p> <p>Experience and knowledge Practical experience in project management methodology and techniques gained through managing large and complex projects. Experience in managing Bank operations engagements and have worked as a Program manager in at least one Schedule Commercial Bank in India</p> <p>Certification (Minimum one)</p> <ul style="list-style-type: none"> • ITIL 4 Certified • PMP Certified • Prince-2 Certified | 15+ |
| 2. | Technical Lead (CBS Applications & | 1 | | <p>Educational Qualification Graduate in Engineering /PGDCM /MBA/ MCA/PGDGM / BE/B.Tech in Computer Science & Engineering or equivalent or</p> | 10+ |

| Sl. No. | Resource Type | Minimum Resources | Additional Resources to maintain SLA (if any, to be filled by Bidder) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|--|-------------------|---|---|-----------------------------|
| | Interfaces, Infrastructure, UAT and New tools) | | | <p>higher qualification.</p> <p>Experience and Knowledge Should have experience in Allied Applications & Interfaces, Infrastructure management but not limited to (Windows/Solaris/IBM Unix/AIX Administration/RHEL), storage, database (Oracle/DB2/Sybase/MySQL/MSSQL) and Network (Firewall/Load balancer/WAF/switch/router/SD-WAN) in Banking Domain.</p> <p>Certification</p> <ul style="list-style-type: none"> • Application development Certification • Technical certifications like MCP/SA/ RHCE / CCNP/ VMware vSphere/ Oracle Solaris Certified/ PowerVM/IBM Certified Specialist. • Professional/Expert level DB Certifications but not limited to Oracle/MS-SQL/MY-SQL/Sybase/DB2 | |
| 3. | L3 Application Support of CBS | | | | |
| 4. | L2 Application Support of CBS | | | | |
| 5. | L1 Application Support of CBS | | | | |

Table B: Allied Application Support

| Sl. No. | Application Name | Minimum Resources (L2 & L3) | Additional Resources to maintain SLA (if any, to be filled by Bidder) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|--|-----------------------------|---|---|-----------------------------|
| 1. | L2 Finacle Integrator Application Support of IB, MB, Financial Inclusion, UPI, POS, NACH, ATM, IMPS, | XX | | <p>Educational Qualification</p> <p>Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. in Computer Science/Electronic & Tele-communication</p> | <p>L2- 3+</p> <p>L3- 6+</p> |

| | | | | |
|--|--|--|--|--|
| AEPS, PFMS, NEFT, RTGS, Tax, BG, LC, Application Monitoring Tool, Patch Management of Application, Data, Configuration management, Capacity Management, VAPT/Security compliance, FI integrator for both MZ and DMZ, Connect-24 Integrator for Both MZ and DMZ | | | & or equivalent or higher qualification. Experience and Knowledge- Experience of working in IT Technical Application & Interfaces, Infrastructure and Network support for Customization, Implementation, Configuration. Knowledge of Internet Banking, Mobile Banking, UPI, Payment Services, Customization, Implementation, Configuration, Knowledge of Banking Operation Logic, RTGS, NEFT, EOD, BOD. Vendor Management, customization. Should have worked as L1 Support for at least one Scheduled Commercial Bank in India. Certification Application Development | |
|--|--|--|--|--|

Table J: Core Banking Support

| Sl. No. | Application Name | Minimum Resources (L2 & L3) | Additional Resources to maintain SLA (if any, to be filled by Bidder) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|---|-----------------------------|---|---|-----------------------------|
| 1. | Infosys Finacle 10.2.25 Retail and Corporate Banking | xxx | | Educational Qualification Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. in Computer Science/Electronic & Telecommunication & or equivalent or higher qualification. Experience and Knowledge- 1. Experience of Finacle Core Banking applications, Treasury, Customization, Implementation, Configuration, managing EOD/BOD process 2. Willing to work in 24X7 environment Should have worked in Similar Projects 3. Experience in managing Treasury related applications Certification Application Development | L2- 5+ |
| 2. | L2 & L3 resource FI Integrator for Both MZ and DMZ- Pooled Days | | | | L3- 8+ |
| 3. | FEBA Internet Banking | | | | |

Please note that all L3 Resources for above table shall be from the respective OEM (Infosys).

| Sl. No. | Application Name | Minimum Resources (L2 & L3) | Additional Resources to maintain SLA (if any, to be filled by Bidder) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|-----------------------------------|-----------------------------|---|---|-----------------------------|
| 4. | L2 Resource Middleware Support | xxx | | Educational Qualification Graduate in Engineering /MBA/ PGDCM/ MCA/ B.E. / B.Tech. in Computer Science/Electronic & Telecommunication & or equivalent or higher qualification. Experience and Knowledge- 1. Experience of Finacle Core Banking applications, Treasury, Customization, Implementation, Configuration, managing EOD/BOD process 2. Willing to work in 24X7 environment Should have worked in Similar Projects 3. Experience in managing Treasury related applications Certification Application Development | L2- 5+ L3- 8+ |
| 5. | L2 resource Oracle DBA, ODG, AVDF | | | | |
| 6. | FEBA Internet Banking | | | | |

Table : Helpdesk Management & Call Center Resource

| Sl. No. | Application Name | Resources | Additional Resources to maintain SLA (if any) | Educational Qualification, Knowledge & Experience and Certification (if applicable) | Minimum Years of Experience |
|---------|-------------------------|-----------|---|---|-----------------------------|
| 1 | CBS Helpdesk Management | XX | | Educational Qualification Graduate in Science/ Commerce/Engineering preferably, BE/B. Tech/MCA/MBA with minimum 2 year of Core or Allied Applications experience/Infrastructure / Network in the field of Banking IT domain / support of related solution. Experience and | 2+ |

| | | | | | |
|---|-------------------------|----|--|---|----|
| | | | | <p>Knowledge-</p> <ol style="list-style-type: none"> 1. Knowledge of Finacle, Allied applications, Core Infrastructure and Network 2. Business Logic of Banks, handling calls, managing EOD/ BOD operations of Bank 3. Knowledge of Core Banking Solutions, Banking support 4. Troubleshooting of issues observed/reported on day-to-day basis 5. Working knowledge on Service Ticketing/ Management Solutions. | |
| 2 | L1 Call Center Resource | XX | | | 1+ |

Appendix - A**Checklist of Bid Submission****Instructions to be noted while preparing & submitting PART A - BID**

The Proposal should be made in an organized, structured, and neat manner. Brochures/ leaflets should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory.

All the Annexures should be submitted in Bidder's Letter Head in the following Part of Bid A.

Pre-Bid Query

| Sr.No | Documents |
|-------|--|
| 1 | Appendix - D - Pre-Bid Queries |
| 2 | Appendix - E - Authorization Letter Format |

Part A- Eligibility Criteria Submission

| Sr No | Description | Bidder's Remarks | Page No |
|-------|---|------------------|---------|
| 1 | Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the Bidder's company / firm in the name of the person signing the tender documents with supporting documents. | | |
| 2 | Application Fees | | |
| 3 | Earnest Money Deposit (EMD) / Bank Guarantee in lieu of EMD / Exemption Certificate. Or Bid Security Declaration (as per Appendix H) [Eligible Bidders as per RFP terms] | | |
| 4 | Eligibility Criteria Declaration as per Annexure-1 with documentary proof in support of the Eligibility Criteria | | |
| 5 | Confirmation to Scope of Work and Technical & Functional Requirements [Take Print out Scope of Work as per Annexure - 2 and Bidder to submit it along with their Signature/s. | | |
| 6 | Bid Covering letter as per Annexure-3 | | |
| 7 | Bidder's Profile as per Annexure-4. | | |
| 8 | Service Support Details as per Annexure-5 | | |
| 9 | Track Record of Past Implementation as per Annexure-6 | | |
| 10 | Non-Disclosure Agreement as per Annexure-7 | | |
| 11 | Blacklisting Declaration as per Annexure -8 | | |
| 12 | Make in India Certificate as per Annexure-9 | | |
| 13 | Self-Declaration regarding Legal Cases as per Annexure -12 | | |
| 14 | MAF from OEM as per Annexure -10 | | |
| 15 | Undertaking from OEM as per Annexure -11 | | |
| 16 | Integrity Pact as per Appendix-I | | |
| 17 | Undertaking for Information Security Compliance as per Annexure - 20 | | |
| 18 | Self-Declaration of MSEs and Startups - Annexure - 21 | | |
| 19 | Declaration Regarding Land Border - Annexure - 13 | | |

| | | | |
|----|---|--|--|
| 20 | Support Staff Conformity Letter - Annexure - 22 | | |
| 21 | Resource Requirement - Annexure - 23 | | |

Appendix - B**Checklist of Bid Submission****Instructions to be noted while preparing & submitting PART B - BID**

The Proposal should be made in an organized, structured, and neat manner. Brochures/ leaflets should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory.

All the Annexures should be submitted in Bidder's Letter Head in the following Parts of Bid B.

Part B - Technical Proposal Bid

| Sr No | Description | Bidder's Remarks | Page No |
|--------------|--|-------------------------|----------------|
| 1 | Confirmation to Scope of Work and Technical & Functional Requirements [Take Print out Scope of Work as per Annexure - 2 and Bidder to submit it along with their Signature/s. | | |
| 2 | Escalation Matrix as per Annexure-14 | | |
| 3 | Compliance Statement as per Annexure-15 | | |
| 4 | Masked Bill of Material as per Annexure -17 (with Masking of Prices) | | |
| 5 | Conformity Letter as per Annexure -16 | | |
| 6 | Compliance to Onsite Resources as per Annexure - 18 | | |
| 7 | Undertaking for Authenticity as per Annexure - 19 | | |
| 8 | Technical write-up such as Executive summary, Approach and Methodology for implementation and maintenance along with list of other infrastructure required, if any. Brochures, leaflets, manuals etc. along with Project Plan & Transition Plan. (Not more than 25 pages). | | |

Appendix - C

Checklist of Bid Submission

Instructions to be noted while preparing & submitting PART C - BID

The Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature of the authorized signatory.

All the Annexures should be submitted in Bidder's Letter Head in the following Part of Bid C.

Part C - Commercial Bid

| Sr No | Description | Bidder's Remarks | Page No |
|--------------|--|-------------------------|----------------|
| 1 | Bill of Material as per Annexure -17 (with Prices) | | |

Appendix - D - Pre-Bid Query

[Should be submitted on Bidder Company's Letter Head with Company Seal and Signature of the Authorised Person]

Note: If the Bidder has any comments/clarifications that Bidder expects to be responded are to be shared by the Bidder in the below mentioned format. Queries are to be shared strictly via email apmgroup@kgbk.in in Excel format.

Reference No:

Date:

To

General Manager,

Karnataka Gramin Bank,

Canara Bank RRBs CBS Project Office,

19-19/1, III floor, Above Canara Bank Regional Office,

South End Road, Basavanagudi,

Bengaluru - 560004.

Dear Sir,

Sub: RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.

| Sl. No. | Bidder's Name | Document | Page Number | Section No and RFP Clause | Clause/Technical Specification (as per RFP) | Bidder's Query | Bidder's Remarks |
|---------|---------------|--|-------------|---------------------------|---|----------------|------------------|
| | | A. RFP main document | | | | | |
| | | B. Appendices | | | | | |
| | | C. Annexures | | | | | |
| | | D. Annexure-2 SOW & Technical Specifications | | | | | |
| | | E. Annexure-17 BOM | | | | | |
| | | F. General Queries | | | | | |
| | | G. Suggestions | | | | | |

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory :

Designation :

Company / Organization :

Place :

Date

Appendix - E
Authorization Letter

[Should be submitted on Company's Letter Head with Company Seal and
Signature of the Authorised Person]

Note: This authorization letter is to be presented by the authorized person at the time of Opening of Eligibility Criteria (Part A), Technical Proposal (Part B) and Commercial Bid - (Part C) Bid.

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: **RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

This has reference to your above RFP Selection of Service Provider for providing CBS & allied application

Mr. /Miss. / Mrs. _____ is hereby authorized to attend the bid opening of the above RFP on _____(Date) on behalf of our organization.

The specimen signature of the representative is attested below:

Specimen Signature of Representative

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory :

Designation :

Company / Organization :

Place :

Date :

Appendix - F

Bank Guarantee in lieu of EMD as Bid Security
(To be submitted on Non-Judicial stamp paper of appropriate value
Purchased in the name of the issuing Bank)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Sub: RFP for **SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.**

Ref: RFP No..... /dated.....

WHEREAS.....(Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at India (hereinafter referred to as “the **VENDOR**”) proposes to tender and offer in response to tender Ref. No. dated (hereinafter called the “**TENDER**”)

AND WHEREAS, in terms of the conditions as stipulated in the TENDER, the VENDOR is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a Scheduled Commercial Bank in India in your favour to secure the order of the RFP in accordance with the RFP Document (which guarantee is hereinafter called as “**BANK GUARANTEE**”)

AND WHEREAS the VENDOR has approached us, for providing the BANK GUARANTEE AND WHEREAS at the request of the VENDOR and in consideration of the proposed TENDER to you, WE,.....havingOffice at.....,India have agreed to issue the BANK GUARANTEE.

THEREFORE, WE,, through our local office at India furnish you the Bank GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupeesonly) an amount equivalent to the EMD 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 RFP of any of the terms and conditions contained in the RFP and in the event of the VENDOR commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP 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) as may be claimed by you on account of breach on the part of the VENDOR of their obligations in terms of the RFP.

2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the VENDOR has committed 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 Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.
3. This Bank 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 RFP and after the VENDOR had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said Tender 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 before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the VENDOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.
5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the Tender or extend the time of performance of the Tender 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 said RFP and we shall not be released from our liability under Bank Guarantee by 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 RFP 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..... pees.....only) as aforesaid or extend the period of the guarantee beyond the said day of unless expressly agreed to by us in writing.
6. The Bank 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.

7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims 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 Bank Guarantee.
8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the VENDOR from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.
9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
10. The Bank 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 here before given to you by us (whether jointly with others or alone) and now existing uncanceled and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.
11. The Bank 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 ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
13. We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the VENDOR.
14. Notwithstanding anything contained herein above;
 - i) our liability under this Guarantee shall not exceed Rs..... (Rupees.....only) ;
 - ii) this Bank Guarantee shall be valid upto and including the date; and
 - iii) we are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.
15. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of
Branch Manager
Seal & Address

Appendix-G

Proforma of Bank Guarantee for Contract Performance

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

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Sub: RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.

Ref: RFP No..... /dated.....

WHEREAS (Name and address of M/s XXXX Ltd (hereinafter referred to as “the CONTRACTOR”) has undertaken to supply, transportation, transit insurance, local delivery and installation insurance up to Acceptance by the bank, Acceptance testing and also includes documentation, warranty, annual maintenance, if contracted, and training or demo of your personnel related to(Description of RFP) as per their Contract..... dated _____with you (hereinafter referred to as “the CONTRACT”)

AND WHEREAS in terms of the Conditions as stipulated in the Contract, the CONTRACTOR is required to furnish, a Bank Guarantee by way of Performance Guarantee, issued by a Scheduled Bank in India, in your favor, as per Clause _____ of the CONTRACT, to secure due and satisfactory compliance of the obligations by the CONTRACTOR on their part, in accordance with the CONTRACT, (which guarantee is hereinafter called as “the PERFORMANCE GUARANTEE”)

AND WHEREAS the CONTRACTOR has approached us, (Name of the issuing Bank) for providing the PERFORMANCE GUARANTEE,

AND WHEREAS in consideration of the fact that the CONTRACTOR 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_____) an amount equivalent to 10% of the Contract Price 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 CONTRACTOR of any of the terms and conditions contained in the Contract and in the event of the CONTRACTOR 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 _____) may be claimed by you on account of breach on the part of the CONTRACTOR of their obligations in terms of the CONTRACT.

Notwithstanding anything to the contrary we agree that your decision as to whether the CONTRACTOR 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 CONTRACTOR after expiry of the relative guarantee period of the Contract and after the CONTRACTOR 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 before the expiry of three months 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 on your request under intimation to the CONTRACTOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.

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 CONTRACTOR 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 CONTRACTOR or any other forbearance, act, or omission on your part or any indulgence by you to the CONTRACTOR 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 _____) as 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 CONTRACTOR 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 CONTRACTOR.

In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the CONTRACTOR 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 CONTRACTOR 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 before expiry of three months from the date of expiry of Performance Guarantee.

Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, or registered post to our local address as aforesaid or by email preferably to _____ (email ID of the BG issuing bank) or by SFMS preferably to _____ (IFSC of the BG issuing bank). If sent by post it shall be deemed to have been given when the same has been posted.

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 CONTRACTOR 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 CONTRACTOR.

Notwithstanding anything contained herein

- 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 Bengaluru 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 by statute and the undersigned has full power to execute Performance Guarantee under the Power of Attorney given to him by the Bank.

Dated this _____ day of _____ 2025.

For and on behalf of

_____ BRANCH MANAGER SEAL ADDRESS PLACE

| |
|---|
| <p>This Bank guarantee should be confirmed through SFMS by the issuing Bank and the details are as follows Name of the Bank: Karnataka Gramin Bank Name of the Branch: CHITRADURGA IFSC Code: PKGB0010506</p> |
|---|

Appendix - H

Bid Security Declaration

[Should be submitted on Bidder Company's Letter Head with Company Seal and Signature of the Authorised Person]

(To be included in Part A - Conformity to Eligibility Criteria Envelope)

Reference No:

Date:

To

General Manager,
Karnataka Gramin Bank,
Canara Bank RRBs CBS Project Office,
19-19/1, III floor, Above Canara Bank Regional Office,
South End Road, Basavanagudi,
Bengaluru - 560004.

Dear Sir,

Sub: RFP for SELECTION OF SERVICE PROVIDER FOR PROVIDING CBS & ALLIED APPLICATION SERVICES.

DECLARATION

We declare that if we withdraw or modify our Bids during the period of validity, or if we are awarded the contract and we fail to sign the contract, or to submit a performance bank guarantee before the deadline defined in the RFP, we note that we will be suspended for the period of 3 years from being eligible to submit Bids for contracts with Bank/s.

Signature of the Authorized Signatory with Company Seal.

Name of the Authorized Signatory :

Designation :

Company / Organization :

Place :

Date :

Appendix - I

Pre Contract Integrity Pact

(This has to be submitted in the non-judicial Stamp Paper)

1. GENERAL

1.1. This pre-bid contract Agreement (herein after called the Integrity Pact) is made on ____ day _____ of the month 20____ , between, the Karnataka Gramin Bank, having its Head office at _____ with branches spread over India (hereinafter referred to as BUYER which expression shall include its successors and assigns) acting through Shri _____ , General Manager, Canara Bank RRBs Project Office, of the BUYER, of the FIRST PART

AND

M/s. _____ represented by Shri _____ Chief Executive Officer/ Authorized Signatory (hereinafter called the "BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER", which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns), of the SECOND PART

1.2. WHEREAS the BUYER proposes to procure (Name of the Stores/ Equipment/ Item) /engage the services and the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER is willing to offer/has offered the stores/services and

1.3. WHEREAS the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is a private company/ public company/ Government undertaking/ partnership/ LLP/ registered export agency/ service provider, duly constituted in accordance with the relevant law governing its formation/incorporation/constitution and the BUYER is a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings), Act 1970.

1.4. WHEREAS the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER has clearly understood that the signing of this agreement is an essential pre-requisite for participation in the bidding process in respect of Stores/ Equipment/ items/ Services proposed to be procured by the BUYER and also understood that this agreement would be effective from the stage of invitation of bids till the complete execution of the agreement and beyond as provided in clause 13 and the breach of this agreement detected or found at any stage of the procurement process shall result into rejection of the bid and cancellation of contract rendering BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER liable for damages and replacement costs incurred by the BUYER.

2. NOW, THEREFORE, the BUYER and the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER agree to enter into this pre-contract integrity agreement, hereinafter referred to as Integrity Pact, which shall form part and parcel of RFP as also the contract agreement if contracted with BIDDER, in the event that the BIDDER turns out to be successful bidder, and it is intended through this agreement to avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the Contract to be entered into with a view to:-

- 2.1. Enabling the BUYER to obtain the desired Stores/ Equipment/ Work/ Service/ Materials at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and
- 2.2. Enabling BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER/ SERVICE PROVIDER to refrain from bribing or indulging in any corrupt practices in order to secure the contract, by providing assurance to them that the BUYER shall not be influenced in any way by the bribery or corrupt practices emanating from or resorted to by their competitors and that all procurements shall be free from any blemish or stain of corruption and the BUYER stays committed to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this integrity Pact and agree as follows:

3. COMMITMENTS OF THE BUYER

The BUYER commits itself to the following:-

- 3.1. The BUYER represents that all officials of the BUYER, connected whether directly or indirectly with the procurement process are duty bound by rules and regulations governing their service terms and conditions not to demand, take promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 3.2. The BUYER will, during the pre-contract stage, treat all BIDDERS/ SELLERS/ CONTRACTORS/ SERVICE PROVIDERS alike, and will provide to all BIDDERS/ SELLERS/ CONTRACTORS/ SERVICE PROVIDERS the same information and will not provide any such information to any particular BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER which could afford an advantage to that particular BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER in comparison to the other BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDERS.
- 3.3. The BUYER shall report to the appropriate Government Regulators/Authorities any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach, as and when the same is considered necessary to comply with the law in force in this regard.

In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER to the BUYER with the full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case, while an enquiry is being conducted by the BUYER, the proceedings under the contract would not be stalled.

4. COMMITMENTS OF BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDERS

The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.

4.1. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage, or inducement to any official of the BUYER or otherwise for procuring the Contract or for forbearing to do or for having done any act in relation to the obtaining or execution of the contract or any other contract with the BUYER or for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with the BUYER.

4.2. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER further confirms and declares to the BUYER that the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER is the original Manufacturer/ Integrator/ Authorized government sponsored export entity of the stores/ Authorized Service Provider having necessary authorizations, intellectual property rights and approvals from the intellectual property right owners of such materials/services and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.

4.3. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payment he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.

4.4. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.

4.5. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities emanating from other competitors or from anyone else.

4.6. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER shall not use improperly, for purpose of competition or personal gain, or pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposal and business details, including information contained in any electronic data carrier. The

BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER also undertake to exercise due and adequate care lest any such information is divulged.

4.7. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.

4.8. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER shall not instigate or cause to instigate any third person to commit any of the acts mentioned above.

5. PREVIOUS TRANSGRESSION

5.1. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Bank, Public Sector Enterprise/Undertaking in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.

5.2. If the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER makes incorrect statement on this subject, BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER can be disqualified from the tender/ bid process or the contract, if already awarded, can be terminated for such reason.

6. EARNEST MONEY (SECURITY DEPOSIT)

6.1. Every BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER while submitting commercial bid, shall deposit an amount as specified in RFP/Tender Documents as Earnest Money/Security, Deposit, with the BUYER through any of the instruments as detailed in the tender documents.

6.2. The Earnest Money/ Security Deposit shall be *valid for a period till* the complete conclusion of the contractual obligations or for such period as mentioned in RFP/Contract , including warranty period, whichever is later to the complete satisfaction of BUYER.

6.3. In the case of successful BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.

6.4. No interest shall be payable by the BUYER to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER on Earnest Money/ Security Deposit for the period of its currency.

7. SANCTIONS FOR VIOLATIONS

7.1. Any breach of the provisions herein contained by the BIDDER/ SELLER / CONTRACTOR/ SERVICE PROVIDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER shall entitle the BUYER to take all or any one of the following actions, wherever required:-

- i. To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER. However, the proceedings with the other BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER(s) would continue.

- ii. To forfeit fully or partially the Earnest Money Deposit (in pre-contract stage) and/ or Security Deposit/ Performance Bond (after the contract is signed), as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- iii. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER.
- iv. To recover all sums already paid by the BUYER, and in case of the Indian BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of (Name of the Bank/ Financial Institution) while in case of a BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER from a country other than India with Interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER/ SELLER/ CONTRACTOR from the BUYER in connection with any other contract such outstanding payment could also be utilized to recover the aforesaid sum and interest. The BUYER shall also be entitled to recover the replacement costs from BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
- v. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER, in order to recover the payments, already made by the BUYER, along with interest.
- vi. To cancel all or any other contracts with the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER and the BIDDER/ SELLER / CONTRACTOR/ SERVICE PROVIDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/ rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER.
- vii. To debar the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER from participating in future bidding processes of the BUYER for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- viii. To recover all sums paid in violation of this Pact by BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER(s) to any middlemen or agent or broker with a view to securing the contract.
- ix. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER, the same shall not be opened.
- x. Forfeiture of The Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- xi. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER, and if he does so, the BUYER shall be entitled forthwith to rescind the contract and all other contracts with the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER. The BIDDER/ SELLER/ CONTRACTOR shall be liable to pay compensation for any loss or damage to the BUYER resulting from such rescission

and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER.

7.2. The BUYER will be entitled to take all or any of the actions mentioned at para 7.1 (i) to (xi) of this Pact, also in the event of commission by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER or anyone employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined In Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

7.3. The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER/SELLER/ CONTRACTOR shall be final and conclusive on the BIDDER/ SELLER/ CONTRACTOR. However, the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER can approach the Independent External Monitor(s) appointed for the purposes of this Pact.

8. FALL CLAUSE

8.1. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/ services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/ services was supplied by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/ entity whether or not constituted under any law, at a lower price, then that very 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/ SELLER/ CONTRACTOR/ SERVICE PROVIDER to the BUYER, if the contract has already been concluded.

9. INDEPENDENT EXTERNAL MONITORS

9.1. The BUYER has appointed two Independent External Monitors (hereinafter referred to as Monitors) for this Pact in accordance with the recommendations and guidelines issued by Central Vigilance Commission.

9.2. The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

9.3. The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.

9.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings. The Monitors shall on receipt of any complaint arising out of tendering process jointly examine such complaint, look into the records while conducting the investigation and submit their joint recommendations and views to the Management and Chief Executive of the BUYER. The MONITORS may also send their report directly to the CVO and the commission, in case of suspicion of serious irregularities.

9.5. As soon as any event or incident of violation of this Pact is noticed by Monitors, or Monitors have reason to believe, a violation of this Pact, they will so inform the Management of the BUYER.

9.6. The BIDDER(s) accepts that the Monitors have the right to access without restriction to all Project /Procurement documentation of the BUYER including that provided by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER. The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER will also grant the Monitors, upon their request and demonstration of a valid interest, unrestricted and unconditional access to his documentation pertaining to the project for which the RFP/Tender is being /has been submitted by BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER. The same is applicable to Subcontractors. The Monitors shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractors () with confidentiality.

9.7. The BUYER will provide to the Monitors 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 parties. The parties may offer to the Monitors the option to participate in such meetings.

9.8. The Monitors will submit a written report to the BUYER at the earliest from the date of reference or intimation to him by the BUYER/ BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER and submit proposals for correcting problematic situations.

10. FACILITATION OF INVESTIGATION

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER and the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination,

11. LAW AND PLACE OF JURISDICTION

This Pact is subject to Indian Law and the place of jurisdiction is Mumbai.

12. OTHER LEGAL ACTIONS

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the any other law in force relating to any civil or criminal proceedings.

13. VALIDITY

13.1. The validity of this Integrity Pact shall be from the date of its signing and extend up to 5 years or such longer period as mentioned in RFP/ Contract or the complete execution of the contract to the satisfaction of the BUYER whichever is later. In case BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER are unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

13.2. If one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In such case, the parties will strive to come to an agreement to their original intentions.

14. The parties hereby sign this Integrity Pact at on.....

BUYER

BIDDER

Name of the Officer

AUTHORISED SIGNATORY

Designation
Karnataka Gramin Bank

Witness

1)

2)

Witness

1)

2)

Appendix - J

SERVICE LEVEL AGREEMENT BETWEEN

.....(Vendor/ Service Provider)

&

**KARNATAKA GRAMIN BANK
AND
KERALA GRAMIN BANK**

For In
Karnataka Gramin Bank and Kerala Gramin Bank

THIS AGREEMENT (the Tri-partite Agreement) executed at Bengaluru on day of 2025.

BETWEEN

Karnataka Gramin Bank, a body corporate constituted under the Regional Rural Banks Act 1976, having its Head Offices at #32, Sanganakal Road, Gandhinagar, Ballari, Karnataka - 583103 in India & **Kerala Gramin Bank**, a body corporate, Constituted under the Regional Rural Banks Act 1976, having its head office at KGB Tower, A.K. Road, Uphill, Malappuram, Kerala - 676505 (hereinafter referred to as "**BANKS/Purchaser**") which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its assigns and successors) of the **ONE PART**

AND

M/s, a Company/Firm constituted and registered under the provisions of the Companies Act 1956 having its Registered Office at represented by the Authorized Signatory, Mr..... (Designation) (hereinafter referred to as "Vendor /service provider" which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its administrators, successors and assigns) of the **OTHER PART:**

The Purchaser and Vendor/service provider are hereinafter collectively referred to as "Parties".

WHEREAS the Purchaser invited Bids for Products/Services VIZ, (Brief description of product/service/solutions) and has accepted the Bid by the Vendor/service provider for (Full description of product/service/solutions) for the sum of Rs..... (Rupees only) exclusive of GST (herein after called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. DEFINITION AND INTERPRETATION:

1.1 In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the terms and conditions of RFP/RFQ/EOI/ Amendments/ LOI/ Purchase Order referred to.

- 1.2 Reference to a “Business day” shall be construed as reference to a day (other than a Sunday, second or fourth Saturday) on which banks in the State are generally open for business;
- 1.3 any reference to a month shall mean a reference to a calendar month as per the Gregorian calendar;
- 1.4 In this Agreement, unless the context otherwise requires:
 - 1.4.1 words of any gender are deemed to include the other gender;
 - 1.4.2 words using the singular or plural number also include the plural or singular number, respectively;
 - 1.4.3 the terms “hereof”, “herein”, “hereby”, “hereto” and any derivative or similar words refer to this entire Agreement;
 - 1.4.4 headings, sub-headings and bold typeface are only for convenience and shall be ignored for the purposes of interpretation;
 - 1.4.5 reference to any legislation or law or to any provision thereof shall include references to any such legislation or law as it may, after the date hereof, from time to time, be amended, supplemented or re-enacted, and any reference to a statutory provision shall include any subordinate legislation made from time to time under that provision;
 - 1.4.6 any term or expression used, but not defined herein, shall have the same meaning assigned thereto under the RFP;
 - 1.4.7 references to the word “include” or “including” shall be construed without limitation;
- 1.5 The RFP No.....dated..... and PO No dated as amended from time to time and this Agreement, and the other related documents shall be deemed to form and be read and construed as part of this Agreement, which, inter alia, includes
 - a) The Bid Form and the Price Schedule submitted by the Bidder.
 - b) The Bill of Material.
 - c) The Technical & Functional Specifications.
 - d) All the terms and conditions of the RFP.
 - e) The Terms and Conditions of the Contract/Purchase Order.
 - f) The Purchaser's Letter of Intent/Notification of Award.
 - g) Schedule of Dates, Amounts etc.
 - h) Pre-Contract Integrity Pact.

- i) All pre bid clarifications/mail communications shared with the bidder during the processing of this bid.

All the above are collectively referred to as "the Transaction Documents" forming an integral part of the Contract are to be taken as mutually explanatory to one another. Detailed site orders as and when released shall form an integral part of this contract. However, in case of conflict between the Clauses of the Contract and Schedules appended to the Contract, provisions of the Clauses of the Contract shall prevail and not limited to the following:

2. SCOPE OF WORK:

The scope of work shall be as Per RFP/RFQ/EOI Document/ Bid No/PO No Dated.....

3. TERM OF THE CONTRACT:

The contract shall be valid for the full duration till completion of all contractual obligations by the Vendor/Service Provider and PURCHASER for the current orders or further orders to be released by Vendor/ Service Provider as per the terms and conditions in this contract.

4. PAYMENT TERMS:

The payment terms shall be as specified in the RFP/RFQ/EOI Document/ Bid No/PO No dated

5. PENALTIES/LIQUIDATED DAMAGES:

As Per RFP/RFQ/EOI Document/ Bid No/PO No dated

6. SECURITY DEPOSIT / PERFORMANCE OF BANK GUARANTEE:

The Vendor/Service Provider shall submit Security Deposit/Performance Bank Guarantee as specified in the RFP/RFQ/EOI Document/ Bid No/PO No dated

7. ASSIGNMENT:

7.1. VENDOR/ SERVICE PROVIDER shall not assign to any one, in whole or in part, its obligations to perform under the Contract, except with the BANK's prior written consent.

7.2. If the BANK undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this Contract shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the VENDOR/ SERVICE PROVIDER under this Contract.

8. SUB-CONTRACTING:

8.1. VENDOR/ SERVICE PROVIDER shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the VENDOR/ SERVICE PROVIDER under the contract without the prior written consent of the BANK.

8.2. Notwithstanding the above or any written consent granted by the Bank for subcontracting the services, the Vendor/Service Provider alone shall be responsible for performance of the services under the contract.

9. SERVICE LEVELS:

During the term of the contract, the vendor shall maintain the Service Levels as detailed in RFP/GeM Bid/PO. In case the vendor fails to maintain the Service Levels, Liquidated damages as detailed in RFP/GeM Bid/PO shall be imposed on the Vendor/Service provider.

10. ORDER CANCELLATION/TERMINATION OF CONTRACT:

10.1. The Bank reserves its right to cancel the entire / unexecuted part of CONTRACT at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:

10.1.1. Delay in delivery/solution beyond the specified period for delivery.

10.1.2. Serious discrepancies noted in the items delivered.

10.1.3. Breaches in the terms and conditions of the Order.

10.1.4. Non submission of acceptance of order within 7 days of order.

10.1.5. Excessive delay in execution of order placed by the Bank.

10.1.6. The Vendor/Service Provider commits a breach of any of the terms and conditions of the bid.

10.1.7. The Vendor/Service Provider goes in to liquidation voluntarily or otherwise.

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

10.1.9. The progress made by the Vendor/Service Provider is found to be unsatisfactory.

10.1.10. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.

10.2. Bank shall serve the notice of termination to the Vendor/Service Provider at least 180 days prior, of its intention to terminate services.

10.3. In case the Vendor/Service Provider fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the Vendor/Service Provider by giving 7 days' prior notice to the Vendor/Service Provider.

10.4. After the award of the contract, if the Vendor/Service Provider does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months'

notice for the same. In this event, the Vendor/Service Provider is bound to make good the additional expenditure, which the Bank may have to incur for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.

- 10.5. The Bank reserves the right to recover any dues payable by the Vendor/Service Provider from any amount outstanding to the credit of the Vendor/Service Provider, including the pending bills and security deposit, if any, under this contract.
- 10.6. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the Vendor/Service Provider towards non- performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.
- 10.7. Notwithstanding anything contained hereinabove, the Bank may terminate this contract by giving a 30 day's notice without assigning any cause.
- 10.8. Notwithstanding the existence of a dispute, and/ or the commencement of arbitration proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan.
- 10.9. The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.

11. EXIT MANAGEMENT PLAN:

- 11.1. Vendor/Service Provider shall submit a structured & detailed Exit Management plan along with Training and Knowledge transfer for its exit initiated by the Bank.
- 11.2. Vendor/Service Provider shall update the Transition and Exit management on half yearly basis or earlier in case of major changes during the entire contract duration. The plan and the format shall be discussed and approved by the Bank.
- 11.3. The exit Management plan shall deal with the following aspects but not limited to of exit management in relation to the Service Level as a whole and in relation to in scope applications, interfaces, infrastructure and network and the scope of work.
 - 11.3.1. A detailed program of the transfer process that could be used in conjunction with a replacement vendor including details of the means to be used to ensure continuing provision of the services throughout the transfer process or until the cessation of the services and of the management structure to be used during the transfer.
 - 11.3.2. Plans for provision of contingent support to the Project and replacement Vendor/Service Provider for a reasonable period (minimum three month

and maximum as per mutual agreement) after transfer or as decided by Canara Bank.

- 11.3.3. Plans for training of the Replacement Service Provider/Canara Bank staff to run the operations of the project. This training plan along with the training delivery schedule should be approved by Canara Bank. The delivery of training along with handholding support and getting the sign off on the same would be the responsibility of Vendor/Service provider.
- 11.4. At the end of the contract period or during the contract period, if any other Service Provider is identified or selected for providing services related to Vendor/Service Provider scope of work, they shall ensure that a proper and satisfactory handover is made to the replacement Service Provider.
- 11.5. All risk during transition stage shall be properly documented by Vendor/Service Provider and mitigation measures shall be planned to ensure a smooth transition without any service disruption. Vendor/Service Provider must ensure that hardware supplied by them shall not reach end of support products (software/ hardware) at time of transition. Vendor/Service Provider shall inform well in advance end of support products (software/hardware) for the in-scope applications and infrastructure.
- 11.6. The transition & exit management period will start minimum six (6) months before the expiration of the contract or as decided by Canara Bank.
- 11.7. Vendor/Service Provider will provide shadow support for a minimum of 180 days or as decided by the Bank before the end of termination of notice period or expiry of the contract as applicable at no additional cost to the Bank.
- 11.8. In case of termination, the exit management period will start from effective date of termination, or such other date as may be decided by Canara Bank and communicated to Vendor/Service Provider.
- 11.9. Vendor/Service Provider must ensure closing off all critical open issues, any audit observation as on date of exit. All other open issues as on date of Exit shall be listed and provided to Canara Bank.
- 11.10. Vendor/Service Provider needs to comply with Banks requirements and any statutory or regulatory guidelines during the reverse transition period.

12. TRAINING AND HANDHOLDING:

- 12.1. Vendor/Service Provider shall provide necessary knowledge transfer and transition support to the satisfaction of the Bank. The deliverables as indicated below but not limited to:
 - 12.1.1. Entire back-up History but not limited to archive policies, retention policies, restore policies, schedules, target storage, backup history.
 - 12.1.2. Change Request Logs
- 12.2. Assisting the new Service Provider/Bank with the complete audit of the system including licenses and physical assets

- 12.3. Detailed walk-throughs and demos for the solution
- 12.4. During the exit management period, the Vendor/Service Provider shall use its best efforts to deliver the services.
- 12.5. Vendor/Service Provider shall hold technical knowledge transfer sessions with designated technical team of Business and/or any replacement Service Provider in at least last three (3) months of the project duration or as decided by Bank.

During Reverse transition Bank will not pay any additional cost to the Vendor/Service Provider for doing reverse transition.

13. INTELLECTUAL PROPERTY RIGHTS:

- 13.1. VENDOR/ SERVICE PROVIDER warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. VENDOR/ SERVICE PROVIDER shall ensure that the Solution supplied to the BANK shall not infringe the third party intellectual property rights, if any. VENDOR/ SERVICE PROVIDER shall ensure that third party rights are not infringed even in case of equipment /software supplied on behalf of consortium as VENDOR/ SERVICE PROVIDER.
- 13.2. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, VENDOR/ SERVICE PROVIDER shall at its choice and expense:
 - 13.2.1. Procure for BANK the right to continue to use such deliverables.
 - 13.2.2. Replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables or
 - 13.2.3. If the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse BANK for any amounts paid to VENDOR/ SERVICE PROVIDER for such deliverables, along with the replacement costs incurred by BANK for procuring equivalent equipment in addition to the penalties levied by BANK. However, BANK shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, VENDOR/ SERVICE PROVIDER shall be responsible for payment of penalties in case service levels are not met because of inability of the BANK to use the proposed solution.
- 13.3. The indemnification obligation stated in this clause shall apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise

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or the like which would require that the indemnified party to make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

- 13.4. VENDOR/ SERVICE PROVIDER acknowledges that business logics, work flows, delegation and decision making processes of BANK are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors of Software/Service.

14. INDEMNITY:

- 14.1. VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:
- 14.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by VENDOR/ SERVICE PROVIDER;
 - 14.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by VENDOR/ SERVICE PROVIDER;
 - 14.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the Vendor/Service Provider.
- 14.2. VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of **Solution** supplied by them.
- 14.2.1. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.
 - 14.2.2. The limits specified in below clause shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.
 - 14.2.3. All Employees engaged by VENDOR/ SERVICE PROVIDER shall be in sole employment of VENDOR/ SERVICE PROVIDER and the VENDOR/ SERVICE PROVIDER shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the bidder.

- 14.3. VENDOR/ SERVICE PROVIDER's aggregate liability shall be subject to an overall limit of the total Cost of the project.

15. RIGHT TO AUDIT:

- 15.1. The VENDOR has to get itself annually audited by internal/ external empanelled Auditors appointed by the PURCHASER/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the PURCHASER/such auditors in the areas of products (IT hardware/software) and services etc., provided to the PURCHASER and the VENDOR is required to submit such certification by such Auditors to the PURCHASER. The VENDOR and or his/their outsourced agents/subcontractors (if allowed by the PURCHASER) shall facilitate the same. The PURCHASER can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the VENDOR. The VENDOR shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the PURCHASER.
- 15.2. Where any deficiency has been observed during audit of the VENDOR on the risk parameters finalized by the PURCHASER or in the certification submitted by the Auditors, the VENDOR shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the VENDOR shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.
- 15.3. The VENDOR shall, whenever required by the PURCHASER, furnish all relevant information, records/data to such auditors and/or inspecting officials of the PURCHASER/Reserve Bank of India and or any regulatory authority. The PURCHASER reserves the right to call and/or retain for any relevant material information/reports including auditor review reports undertaken by the VENDOR (e.g., financial, internal control and security reviews) and findings made on VENDOR in conjunction with the services provided to the PURCHASER.

16. BUSINESS CONTINUITY PLAN:

- 16.1. The service provider/vendor shall develop and establish a robust Business Continuity and Management of Disaster Recovery Plan if not already developed and established so as to ensure uninterrupted and continued services to the Bank and to ensure the agreed upon service level.
- 16.2. The service provider/vendor shall periodically test the Business Continuity and Management of Disaster Recovery Plan. The Bank may consider joint testing and recovery exercise with the Service provider/vendor.

17. CORRUPT AND FRAUDULENT PRACTICES:

- 17.1. Vendor/Service Provider shall at all times observe the highest standard of ethics during the entire contract period.

- 17.2. Vendor/Service Provider shall ensure compliance of CVC guidelines issued or to be issued from time to time for selection of vendor for Supply, Implementation, Migration and Support of the Solution by the Bank.

18. CONFIDENTIALITY AND NON-DISCLOSURE:

- 18.1. VENDOR/ SERVICE PROVIDER shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. VENDOR/ SERVICE PROVIDER shall suitably defend, indemnify BANK for any loss/damage suffered by BANK on account of and to the extent of any disclosure of the confidential information. VENDOR/ SERVICE PROVIDER shall furnish an undertaking in the prescribed format.
- 18.2. No Media release/public announcement or any other reference to the Contract/RFP or any program there under shall be made without the written consent of the BANK, by photographic, electronic or other means.
- 18.3. Provided that the Confidentiality Clause may not be applied to the data or information which;
- a) Was available in the public domain at the time of such disclosure through no wrongful act on the part of VENDOR/ SERVICE PROVIDER.
 - b) Is received by VENDOR/ SERVICE PROVIDER without the breach of this Agreement.
 - c) Is required by law or regulatory compliance to disclose to any third person.
 - d) Is explicitly approved for release by written authorization of the Bank.
- 18.4. Service Provider to ensure confidentiality of customer data and shall be liable in case of any breach of security and leakage of confidential customer related information

THESE CONFIDENTIALITY OBLIGATIONS SHALL SURVIVE THE TERMINATION OF THIS CONTRACT AND THE VENDOR/ SERVICE PROVIDER SHALL BE BOUND BY THE SAID OBLIGATIONS.

19. FORCE MAJEURE:

- 19.1. VENDOR/ SERVICE PROVIDER shall not be liable for default or non-performance of the obligations under the Contract, if such default or non-performance of the obligations under this Contract is caused by any reason or circumstances or occurrences beyond the control of VENDOR/ SERVICE PROVIDER, i.e. Force Majeure.
- 19.2. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the VENDOR/ SERVICE PROVIDER, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, Government policies or events not foreseeable but does not include any fault or negligence or carelessness on the part of the VENDOR/ SERVICE PROVIDER, resulting in such a situation.
- 19.3. In the event of any such intervening Force Majeure, VENDOR/ SERVICE PROVIDER shall notify the BANK in writing of such circumstances and the cause thereof

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immediately within seven days. Unless otherwise directed by the BANK, VENDOR/
SERVICE PROVIDER shall continue to perform / render / discharge other obligations
as far as they can reasonably be attended / fulfilled and shall seek all reasonable
alternative means for performance affected by the Event of Force Majeure.

- 19.4. In such a case, the time for performance shall be extended by a period (s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the BANK and VENDOR/ SERVICE PROVIDER shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the BANK shall be final and binding on the VENDOR/ SERVICE PROVIDER.

20. SOCIAL MEDIA POLICY:

- 20.1. No person of the Bank or the Vendor/Service Provider and third parties shall violate the Social Media Policy of the Bank.
- 20.2. The following acts on the part of personnel of the Bank or Vendor/Service Provider and third parties shall be construed as violation of Social Media Policy:
- 20.2.1. Non-adherence to the standards/guidelines in relation to Social Media Policy issued by the Bank from time to time.
- 20.2.2. Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of Social Media related systems and procedures.
- 20.2.3. Any unauthorized use or disclosure of Bank's confidential information or data.
- 20.2.4. Any usage of information or data for purposes other than for Bank's normal business purposes and / or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.

21. HIRING OF BANK STAFF OR EX-STAFF:

- 21.1. The VENDOR/ SERVICE PROVIDER or subcontractor(s) shall not hire any of the existing/ ex/retired employee of the Bank during the contract period or after the closure/termination of contract even if existing/ ex/retired employee actively seek employment from the VENDOR/ SERVICE PROVIDER or sub-contractor(s). The period /duration after the date of resignation/ retirement/ termination after which the existing/ex/retired employee shall be eligible for taking up such employment shall be governed by regulatory guidelines/HR policies of the Bank.

22. ADHERENCE TO BANKS IS SECURITY/CYBER SECURITY POLICIES:

- 22.1. VENDOR/ SERVICE PROVIDER shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines.

- 22.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the vendor/Service Provider shall immediately report such incident to the Bank.

23. PROTECTION OF DATA:

- 23.1. The VENDOR/ SERVICE PROVIDER warrants that at all times, when delivering the Deliverables and providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Vendor/Service provider failure to perform its responsibilities in the RFP, Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of the any corrective action in relation to data loss of any nature will be borne by Vendor/Service Provider, if such loss or damage was caused by any act or omission of Vendor/Service provider or its officers, employees, contractors or agents or other persons under Vendor/Service provider control.
- 23.2. Where the terms of the RFP/Gem Bid/PO require any data to be maintained by the Bank, the Bank agrees to grant, Vendor/Service provider such access and assistance to such data and other materials as may be required by Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data.
- 23.3. The VENDOR/ SERVICE PROVIDER is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information
- 23.4. The VENDOR/ SERVICE PROVIDER should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Data Protection Act 2023 and its future amendments and communications.

24. DISPUTE RESOLUTION MECHANISM:

- 24.1. All disputes and differences of any kind whatsoever, arising out of or in connection with this Contract or in discharge of any obligation arising under this Contract (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably. In case of failure to resolve the disputes and differences amicably the matter may be referred to a sole arbitrator mutually agreed upon after issue of at least 30 days' notice in writing to the other party clearly setting out there in the specific disputes. In the event of Parties failing to consent upon a single Arbitrator than BOTH PARTIES shall approach Court of Law for the appointment of sole Arbitrator as provided under the Arbitration and Conciliation Act, 1996. Place of Arbitration shall be Bengaluru, India which will be governed by Indian Arbitration and Conciliation Act, 1996. Proceedings of Arbitration shall be conducted in English language only.

25. GOVERNING LAWS AND JURISDICTION OF THE COURT:

- 25.1. All disputes and controversies between Bank and VENDOR/ SERVICE PROVIDER shall be subject to the exclusive jurisdiction of the courts in Bengaluru and the parties

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agree to submit themselves to the jurisdiction of such court as this Contract shall be governed by the laws of India.

26. NOTICES:

26.1. Any notice or other communication required or permitted by this Contract shall be in writing, in English, delivered by certified or registered mail, return receipt requested, postage prepaid and addressed as follows or to such other address as may be designated by notice being effective on the date received or, if mailed as set above:

If to BANK:

Office Address: Karnataka Gramin Bank, Canara Bank RRBs Project Office, Bengaluru -560001

Designated Contact Person: (Designation)

Phone:

Email: apmgroup@kgbk.in

If to VENDOR/ SERVICE PROVIDER:

Registered Office Address:

Designated Contact Person: Sri. _____ (_____)

Phone: +91- _____

Email: _____

27. AMENDMENTS TO CONTRACT:

27.1. The terms and conditions of this Agreement may be modified by Parties by mutual agreement from time to time. No variation of or amendment to or waiver of any of the terms of this Agreement shall be effective and binding on the Parties unless evidenced in writing and signed by or on behalf of each of the Parties.

28. CONFLICT OF INTEREST:

28.1. VENDOR/ SERVICE PROVIDER represents and warrants that it has no business, professional, personal, or other interest, including, but not limited to, the representation of other clients, that would conflict in any manner or degree with the performance of its obligations under this Agreement.

28.2. VENDOR/ SERVICE PROVIDER represents and warrants that if any such actual or potential conflict of interest arises under this Agreement, Vendor/Service Provider shall immediately inform the Bank in writing of such conflict.

28.3. VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER.

29. ESCALATION MATRIX:

The escalation matrix at the Vendor/Service Provider level, shall be provided as below.

In case of any issue with respect to the execution of the Project, Delivery of Hardware, Services etc., the Bank can escalate the issue as per the escalation matrix.

Escalation matrix shall be strictly followed to resolve any tickets, whenever raised.

| Escalation Level | Name | Designation | Office Address | Mobile Number | Role & Responsibility | E-mail ID |
|---------------------------|------|-------------|----------------|---------------|-----------------------|-----------|
| First Level | | | | | | |
| Senior Level/Middle Level | | | | | | |
| Highest Level | | | | | | |

30. GENERAL CONDITIONS TO CONTRACT:

- 30.1. The VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.
- 30.2. The VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information
- 30.3. The VENDOR/ SERVICE PROVIDER shall abide/comply with applicable guidelines issued by RBI on Outsourcing of IT services vide master direction note no:RBI/2023-24/102 DoS.CO.CSITEG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.
- 30.4. No forbearance, indulgence, relaxation or inaction by any Party [BANK or VENDOR/ SERVICE PROVIDER] at any time to require the performance of any provision of Contract shall in any way affect, diminish, or prejudice the right of such Party to require the performance of that or any other provision of Contract.
- 30.5. No waiver or acquiescence of any breach, or any continuing or subsequent breach of any provision of Contract shall be construed as a waiver of any right under or arising out of Contract or an acquiescence to or recognition of any right and/or any position other than that expressly stipulated in the Contract.
- 30.6. All remedies of either BANK or VENDOR/ SERVICE PROVIDER under the Contract whether provided herein or conferred by statute, civil law, common law, custom,

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or trade usage, are cumulative and not alternative may be enforced successively or concurrently.

- 30.7. If any provision of Contract or the application thereof to any person or Party [BANK/ VENDOR/ SERVICE PROVIDER] is or becomes invalid or unenforceable or prohibited by law to any extent, this Contract shall be considered divisible as to such provision, and such provision alone shall be inoperative to such extent and the remainder of the Contract shall be valid and binding as though such provision had not been included. Further, the Parties [BANK and VENDOR/ SERVICE PROVIDER] shall endeavour to replace such invalid, unenforceable or illegal provision by one that is valid, enforceable, and legal and achieve substantially the same economic effect as the provision sought to be replaced.
- 30.8. None of the provisions of Contract shall be deemed to constitute a partnership between the Parties [BANK and VENDOR/ SERVICE PROVIDER] and neither Party [BANK nor VENDOR/ SERVICE PROVIDER] shall have any right or authority to bind the other as the other's agent or representative and no Party shall be deemed to be the agent of the other in any way.
- 30.9. Contract shall not be intended and shall not be construed to confer on any person other than the Parties [BANK and VENDOR/ SERVICE PROVIDER] hereto, any rights or remedies herein.
- 30.10. Contract shall be executed in English language in 1 (one) original, the BANK receiving the duly signed original and VENDOR/ SERVICE PROVIDER receiving the duly attested photocopy.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement the day and year first herein above written.

Signature:
Name:
Designation:
For & on behalf of:
(BANK)

Signature:
Name:
Designation:
For & on behalf of
(VENDOR/ SERVICE PROVIDER)

In the presence of:
Signature-1:
Name:
Designation:
Signature-2:
Name:
Designation:

In the presence of:
Signature-1:
Name:
Designation:
Signature-2:
Name:
Designation:

Appendix - K
List of all applications

This is for the Bidder's information purpose only. Currently Bank is having the below list of applications. Additionally certain new applications onboarding and other projects implementations are under process as well. The Bidder need to factor in any impact on any of these application while providing the services in this RFP.

| Sr NO | Applications | KAGB/ KGB/ Both |
|-------|---|-----------------|
| 1 | CBS Live, Connect24, Finacle Integrator & CSIS (as is) | Both |
| 2 | CBS MIS (as is) | Both |
| 3 | CBS Training (as is) | Both |
| 4 | Biometric | Both |
| 5 | Internet Banking | Both |
| 6 | Mobile Banking | Both |
| 7 | UPI | Both |
| 8 | IMPS | Both |
| 9 | SFMS | Both |
| 10 | CTS (Inward/ Outward/ SVS) | Both |
| 11 | NACH H2H | both |
| 12 | Mandate Management Services (MMS) - Physical Mandate | Both |
| 13 | Mandate Management Services (MMS) - PMSYM | Both |
| 14 | ESIGN Mandate | Both |
| 15 | API based emandate | Both |
| 16 | PFMS | Both |
| 17 | SFTP server - PFMS | Both |
| 18 | ATM/POS transactions | Both |
| 19 | ATM/ Card management module (Inventory Management, Card issuance, Card Hotlisting, Card limit settings, Green PIN) | Both |
| 20 | ATM SFTP services | Both |
| 21 | eCom / BEPG - Bharat E-Commerce Payment Gateway | Both |
| 22 | KCCLMS | KAGB |
| 23 | CKYC -CBS | Both |
| 24 | CKYC Mobile APP | Both |
| 25 | SMS Engines & Gateways | both |
| 26 | SFTP server - Email Engine | Both |
| 27 | FI Services (FI Gateway - Financial Inclusion) - KAGB | KAGB |
| 28 | FI Services (FI Gateway - Financial Inclusion) - KGB AePS, eKYC, eKYC account opening, TPD - Third Party Deposits. | KGB |
| 29 | Samuha with FI Web | KAGB |
| 30 | E-KYC | KAGB |

| | | |
|----|---|------|
| 31 | Kshanadallihana | KAGB |
| 32 | SKDRDP | KAGB |
| 33 | JMSSS - Jeevan Mitra | KAGB |
| 34 | Finacle Integrator Gateway (DMZ) | Both |
| 35 | Saral GST | Both |
| 36 | AML - Anti Money Laundering | Both |
| 37 | eKuber | Both |
| 38 | NGRTGS | Both |
| 39 | HRMS | Both |
| 40 | Bigfix | Both |
| 41 | NTP | both |
| 42 | FTP | Both |
| 43 | EJ Server | Both |
| 44 | Website | Both |
| 45 | Call Center | Both |
| 46 | ISG Reconciliation Tool | Both |
| 47 | Casette Swapping | Both |
| 48 | E-SURVEILLANCE | Both |
| 49 | OTC-Lock | Both |
| 50 | ATM TSS - Terminal Security Solutions (ePO, HDE) - Hard Disk Encryption | KaGB |
| 51 | SMA - Call Center - KAGB | KAGB |
| 52 | Daily Activity Monitoring - DAM Portal | Both |
| 53 | L2 Monitoring Portal | Both |
| 54 | SFTP server - Choice | Both |
| 55 | ITSM for CBS | Both |
| 56 | History Data Archival(HDV) - TGB | KaGB |
| 57 | History Data Archival(HDV) - ALPM | KaGB |
| 58 | History Data Archival(HDV) - Krishna | KaGB |
| 59 | History Data Archival(HDV) - Kaveri | KaGB |
| 60 | SFTP server - PMJJBY | KaGB |
| 61 | History Data Archival(HDV) - SMGB | KGB |
| 62 | History Data Archival(HDV) - NMGB | KGB |
| 63 | DNS | Both |
| 64 | ActiveDirectory | Both |
| 65 | Checkpoint External Firewall + IPS | Both |
| 66 | Cisco Internal Firewall + IPS | Both |
| 67 | WAN Firewall | Both |
| 68 | Antivirus for Desktops - Symantec | Both |
| 69 | Proxy Solution - Secure Web gateway | Both |
| 70 | NAC - Network Access Control - Frontier | Both |

| | | |
|-----|---|------|
| 71 | WAF - Web application Firewall - Citrix ADC - VPN - Virtual Private Network | Both |
| 72 | Izoologic 24/7 Monitoring - SaaS - Brand Monitoring | Both |
| 73 | AAA network / Security Login | Both |
| 74 | AVDF - Oracle Audit vault and DB Firewall | Both |
| 75 | SCCM | Both |
| 76 | ITAM - IT Assests Management solution | Both |
| 77 | Endpoint DLP solution | Both |
| 78 | Antivirus for Servers - Trend Micro - DDAN | Both |
| 79 | ASRR Green Pin | Both |
| 80 | In-house - Email SMS DB | Both |
| 81 | Finacle Connector | KAGB |
| 82 | Inspection | KAGB |
| 83 | Inventory | KAGB |
| 84 | UserAdmin for In-house applications | KAGB |
| 85 | DIGI KAGB- CBS Annex | KAGB |
| 86 | CRM - Call center Middleware | KAGB |
| 87 | Letter Module | KAGB |
| 88 | PGRS | KAGB |
| 89 | Darpana | KAGB |
| 90 | ALM | KAGB |
| 91 | Pre sanction OTS | KAGB |
| 92 | DBS Reconciliation tool | KAGB |
| 93 | Premises Database Management System - PDMS - CBS Annex | KAGB |
| 94 | In-house - Vahini & STC | KAGB |
| 95 | RM VISIT Module | KAGB |
| 96 | Long code inbound middleware - (ASSR - Aadhaar Seeding Service) a. Missed call alert, b. Positive Pay, c. Rekyc d. Green Pin Generation e. AePS enable/disable, f. Card hotlist etc.. Through SMS. | KAGB |
| 97 | Account Agreegator Gateway - AA | KAGB |
| 98 | Finacle connector - Day end check validations | KAGB |
| 99 | loan Recovery App - KaGB | KAGB |
| 100 | Jan Samarth- CBS Annex | KAGB |
| 101 | Quarterly Compliance Module | KAGB |
| 102 | Service Desk for CBS | KAGB |
| 103 | KCC ISS - Middleware | KAGB |
| 104 | MPAY RD TD | KAGB |

| | | |
|-----|---|------|
| 105 | Account Aggregator Gateway - Jan Suraksha | KAGB |
| 106 | Form 16 - CBS Annex | KAGB |
| 107 | Inspection Module (App, Web, DB) | KGB |
| 108 | PGRS Module (App, Web, DB) | KGB |
| 109 | Inventory Module (App, Web, DB) | KGB |
| 110 | Dashboard Module (App, Web, DB) | KGB |
| 111 | Development Team- Staff Module (App, Web, DB) | KGB |
| 112 | Letter Module (App, Web, DB) | KGB |
| 113 | eHouse () | KGB |
| 114 | User Admin(App, Web, DB) | KGB |
| 115 | CBS Annex (LMS) | KGB |
| 116 | Investment Module (App, Web, DB) | KGB |
| 117 | PMO Module (App, Web, DB) | KGB |
| 118 | Backup Server | KGB |
| 119 | FTP Server | KGB |
| 120 | Finacle connector | KGB |
| 121 | Call Center Connector | KGB |
| 122 | KGB Net (Insight) (App, Web, DB) | KGB |
| 123 | ASRR (DB) | KGB |
| 124 | API (App, Web, DB) | KGB |
| 125 | PFMS (App, Web, DB) | KGB |
| 126 | eHouse - CBS Annex | KGB |
| 127 | MUS (App, Web, DB) | KGB |
| 128 | Account Aggregator | KGB |
| 129 | API Outbound Gateway | KGB |
| 130 | ASRR (App, Web, DB) | KGB |
| 131 | VKYC | KGB |
| 132 | ReKYC Mail | KGB |
| 133 | KGB Assist - In house | KGB |
| 134 | E-Learning Module | KGB |
| 135 | Account Aggregator | KGB |
| 136 | VAHAN Portal API | KGB |
| 137 | Leegality - Esigning | KGB |
| 138 | Janasamarth | KGB |
| 139 | eAPY API | KGB |
| 140 | Tablet Banking API | KGB |
| 141 | CIBIL Triggering API | KGB |
| 142 | NPCI API | KGB |
| 143 | MPAY RD TD | KGB |
| 144 | VKYC Account Opening API | KGB |
| 145 | KCC ISS Portal API | KGB |
| 146 | CIBIL Report Generation | KGB |

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| 147 | DMARC | Both |
| 148 | Bulk Email, ADFS & Gateway | Both |
| 149 | NAT64 Firewall | Both |
| 150 | Anti-DDoS | Both |
| 151 | Log Management | Both |
| 152 | NMS | Both |
| 153 | NCCM | Both |
| 154 | Email | Both |
| 155 | NEFT RTGS Portal | Both |
| 156 | LCBG | Both |
| 157 | QR Code generation | Both |
| 158 | AadharDataVault | Both |
| 159 | Account Aggregator - TSP services as FIU & FIP | Both |
| 160 | HSM | Both |
| 161 | NDS CALL | Both |
| 162 | Sound Box | Both |
| 163 | Whatsapp Banking | Both |
| 164 | Digital Board Meeting Solution | Both |
| 165 | BBPS COU - Customer Operating unit | Both |
| 166 | BBPS BOU - Business Operating Unit | Both |
| 167 | BASE - Bharat Aadhaar Seeding Enabler | Both |
| 168 | Payment Gateways | Both |
| 169 | TREPS | KAGB |
| 170 | Currency Chest Portal | KAGB |
| 171 | BC Biller | KAGB |
| 172 | KAGB Video KYC | KAGB |
| 173 | KAGB LOS | KAGB |
| 174 | KGB Video KYC | KGB |
| 175 | KGB LOS | KGB |
| 176 | KMTAlphaplus | Both |
| 177 | SSLI Appliance | Both |
| 178 | SIEM | Both |
| 179 | PAM / PIM | Both |
| 180 | Anti-APT | Both |
| 181 | Vulnerability Management | Both |
| 182 | ITSM SOC | Both |