



SADHANA SAHAKARI BANK LTD.

सर्व सामान्यांच्या जिवाळ्याची बँक....

**Request for Proposal (RFP) for Providing
Core Banking Solution & Implementation On ASP Basis**

RFP Schedule:

Particulars	Details
RFP Reference No	
Date of release of RFP	05.07.2021
Last date for submitting clarifications by vendors	15.07.2021
Last date by which Bank will respond to Clarifications	20.07.2021
Last date for submission of response to RFP	25.07.2021

Confidentiality: All information contained in the Request for Proposal is Confidential. Likewise, all information returned by Vendors, will be treated as confidential.

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1) About The Sadhana Sahakari Bank Ltd.

The Sadhana Sahakari Bank Ltd., Pune was established in the year 1978 by Founder Late Shri Dr. S. T. alias Dadasaheb Gujar with the global aim of taking the Bank and the Banking to the common people by adopting the principle of cooperation in Banking. And the same has been fulfilled up to a great extent and now bank is developing as a large bank with the use of latest technology and infrastructure and best customer service. The bank has made an exceptional progress and is developing its strength in various locations

Head Office of the Bank is at Sadhana Sahakari Bank Ltd. Shivam Complex, Pune-Solapur Road, Hadapsar, Pune, MH, India – 411 028 and 28 branches located all over Maharashtra. The total business of the Bank is 854.00 Crore as on March 2021. The area of operation of the bank is Maharashtra state.

2) Details of Branches & Head office**Annexure - VI****3) Volume of Transactions**

Currently, the Bank has envisaged the number of transactions as mentioned below, based on current requirements. The Bank, in the future may require additional volume of transaction to be managed by the solution and the same solution should be scalable without any obsolescence risk.

Table 1:

Data Points	Year 2021
Total Branches	28
Total Members	19000+
Total Deposits	500 Crores
Total Advances	302 Crores
Total Customers	101143
Total Accounts	145000
Total Daily Transactions	4135
Total number of Users	160

Deposits & Advances mentioned above are in cores

4) Existing Application and Infrastructure Details

The Bank has automation in all Branches and Head Office Departments. The existing IT infrastructure is described below in sections:

a) Existing CBS Application details:

The below CBS application is presently operational at Bank.

Application Name	
Vendor	M/s Virtual Galaxy
Platform	Cent OS
Database	Oracle 11g
No. of Branches as on Date	28

b) Existing Third Party Applications:

The below mentioned third party applications are operational in the IT Infrastructure of the Bank. .

SL	Application Name	Application Function	Service Provider
1	ATM Switch	ATM Transactions for RuPay Schemes	Sarvatra Technologies
2	Mobile Banking - IMPS	Mobile Banking Transactions through Mobile Phone	Sarvatra Technologies

5) Project Details

a) Project Overview

To achieve Bank's business objectives and long term goals including attaining higher levels of operational efficiency, growth in business and improving profitability, the Bank intends to implement new CBS solution that would support all the current and future needs of the Bank and customers of the Bank.

b) Project Objective:

The Bank is planning to upgrade / replace the existing Core Banking Solution and desirous to implement comprehensive new web base Core Banking Solution. The Bank has strategic plans to enhance the various existing banking channels, and integrate them in a way to deliver superior digital experience to the customers.

The major objectives of implementing Core Banking Solution in the Bank are given below:

- Easier roll-out of innovative and customer centric products i.e., Digital Banking, Internet Banking, Debit Card, Mobile Banking, Kiosk Banking, UPI, BBPOU etc.. and add-on Channels, any other emerging delivery channels
- Efficient and state of the art MIS including ALM, Risk Management, all other statutory and non-statutory statements and Offsite Surveillance Reports of RBI.
- Uniformity of Application, parameters and version all across the branches and Head Office departments
- Rationalization & elimination of repetitive and manual drudgery of work at branches and Head Office departments, which should result in optimization of manpower at all levels.
- Image building and brand equity of the Bank.

The Bank for this purpose, invites proposals from CBS Product Vendors (hereinafter refers as Vendor / Vendors) for Providing CBS On **Application Service Provider (ASP) Model with required Hardware, System Software and links between the branches to be arranged by the Vendor.**

6) Terms and Conditions

General

- a) These terms and conditions are applicable to the whole RFP document and are required to be complied by all prospective vendors. The non-compliance of any of the RFP terms should be highlighted clearly while responding to this RFP with proper justification.
- b) The Vendor will be the single point of contact for the Bank with regards to this RFP and the Vendor will be responsible for End to End implementation and support. The Vendor will deal with its authorized partners / System Integrator (SI) for any additional support. Bank shall correspond to the vendor only and there will not be any compulsion on the Bank to coordinate with vendor's authorized partners.
- c) The bank can consult any other 3rd party vendor for any work related to this RFP without any intimation or consultation with selected vendor /vendors as and when required during this project. Moreover, Bank may at its own discretion can appoint consultant for implementation monitoring and successful rollout of the solution.
- d) If there are any changes to this RFP document the Bank will communicate in writing with the shortlisted vendors, without which the Vendor responses should not incorporate any changes based on any assumptions.

- e)** The bank is not liable to place single order with the single selected vendor for this work of contract.
- f)** The RFP will be the governing document for arrangement between the Bank and the Vendors till any other specific agreement is signed between the bank and the Vendor.
- g)** All responses (commercial and technical) would be deemed to be irrevocable offers/proposals from the vendors and may if accepted by the Bank form part of the final contract between the Bank and the selected Vendor. Vendors are requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses. Unsigned responses would be treated as incomplete and are liable to be rejected.
- h)** Any technical or commercial offer, submitted cannot be withdrawn / modified after the last date for submission of the response unless specifically permitted by the Bank. In case, due to unavoidable circumstances, the Bank do not award the contract within 180 days from the last date of the submission of the response, and there is a possibility to award the same within a short duration, the Vendor would have the choice to maintain the Bank Guarantee / security with the Bank or to withdraw the offer and obtain the Bank Guarantee / security provided.
- i)** The Vendor may modify or withdraw its offer after submission, provided that, the Bank, and prior to the closing date and time receives a written notice of the modification or withdrawal prescribed for submission of offers. No offer can be modified or withdrawn by the Vendor subsequent to the closing date and time for submission of the offers.
- j)** The Vendors are required to quote for all the components (mandatory/optional) mentioned in the Annexures & Technical Bid of this document. In case any Vendor does not quote for any of the components, the response would be deemed to include the quote for such unquoted components/ requirements.
- k)** It is mandatory to submit all the information in the formats given in Annexure /Appendices, given along with this document duly filled in, along with the offer. The Bank reserve the right not to allow / permit changes in the specifications and not to evaluate the offer in case of non- submission of any information in the required format or partial submission of information.
- l)** Based on the Bank's requirement as listed in this document, the Vendor should identify all the best suited solutions available with the vendor that would meet the requirement and quote for the same.
- m)** The Bank is not responsible for any assumptions or judgments made by the vendors for arriving at any type of sizing or costing. The Bank at all times will benchmark the performance of the Vendor to the RFP documents circulated to the vendors and the expected service levels as mentioned in

these documents. In the event of any deviations from the requirements of these documents, the Vendor must make good the same at no extra costs to the Bank in order to achieve the desired service levels as well as meeting the requirements of these documents. The Bank shall not be responsible for any assumptions made by the Vendor. The Bank's interpretation will be final.

- n) The vendor should not furnish any alternative price for a single solution.
- o) The vendor should include All out of pocket expenses, travelling, boarding and lodging expenses for the entire life of the contract should be a part of the financial quote submitted by the Vendor to the Bank. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The Vendor will not take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.
- p) The Vendor at no point of time can excuse themselves from any claims made by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, time frame for implementation etc. as mentioned in the RFP documents circulated by the Bank. Vendor shall be fully responsible for deviations to the terms & conditions, project schedule etc. as proposed in the RFP.
- q) The Bank intends that the contract, which is contemplated herein with the Vendor, shall be for a period of Five years post completion of roll out.
- r) The Bank reserves the right to audit application, DC and DR site provided by the Vendor to Bank via external agencies. It would be the Vendor's responsibility to include the recommendations (if any) of the audit agency in their solution at no extra cost. Any Statutory requirements or amendments directed by the Government, RBI and any other regulatory body must be incorporated in all the software provided by the Vendor at no extra cost.
- s) The Bank has rights to accept /reject/ modify the customization marking and same should be acceptable to the vendor.
- t) The Vendor shall take up all such functionality as required by the Bank on a priority basis even though the Vendor is supposed to provide for the same at a later date as per its response and till such time the functionality is not provided for the Vendor will suggest a suitable workaround for the same. The Bank will not pay the Vendor any additional charges for such customization requests. The workaround provided by the vendor may be acceptable to the Bank as a temporary solution but the Bank may still insist on a particular functionality to be made available as a regular feature of the software in which case the Bank shall decide the priority.

7) Responsibilities of Vendor.

- a) Prepare work out a project plan

- b) Establish and maintain a centralized Data Centre, Disaster Recovery Centre and Near-shore Centre
- c) Undertake requirement study as per scope mention, document the findings.
- d) Customization of the products and System Testing.
- e) Implementation, Post Implementation Support.
- f) Data error/gaps reports
- g) Implementation of Core banking software at the branches/Ho.
- h) Provide interface with delivery channels.
- i) Training of the core team/Trainers.

8) Implementation Period

CBS System are to be delivered as per the agreeable terms and conditions mentioned in the SLA signed by the Vendor(s) and the Bank at the time of issuance of the order. The Bank reserves the right to cancel the order in case delivery is not affected within the stipulated time.

9) RFP Document Cost & EMD (Earnest Money Deposit)

a) RFP Cost

The vendor will have to pay INR 5000/- by way of Demand Draft in favour of The Sadhana Sahakari Bank Ltd., Pune **payable** at Pune towards cost of the RFP Document.

b) EMD (Earnest Money Deposit) :

Vendor shall furnish, as a part of the proposal, Earnest Money Deposit of Rs. 1,00,000/- in the form of a Demand Draft or Pay Order. The draft / pay order should be drawn in favour of "The Sadhana Sahakari Bank Ltd., Pune," payable at Pune.

The EMD draft / Pay Order should form part of the response to the RFP submitted by the Vendor. Failure to comply with this condition shall result in rejection of the bid offer and no vendor shall be exempted from the requirement of the EMD.

The EMD amount of the unsuccessful vendor(s) shall be returned only after completion of the tender process and for successful vendor it will be returned after completion of the required formalities for entering into contract.

The EMD amount shall be forfeited if the Vendor –

- Withdraws its Bid during the period of the Bid validity ; or

- Having been notified of the acceptance of bid by the Bank and the Vendor during the period of bid validity :
 - I. Fails or refuses to execute the Contract formalities; or ii. Fails or refuses to perform, in accordance with the Terms and Conditions of the RFP or Contract; or
 - II. Fails or refuses to furnish the required formalities in accordance with the terms and conditions of the RFP.
- No interest will be paid on the EMD amount.
- The Bank's decision in the above cases will be final.

10) Period of Validity

Bids shall remain valid for a period of 12 months from the date of bid opening prescribed by the Bank. A bid valid for shorter period shall be rejected by the purchaser as non-responsive.

11) Bid Currency

The Prices in the bid document shall be expressed in Indian Rupees only.

12) Bidding Process (Two Stages)

The vendor has to prepare & submit the proposal(s) for Implementation of Core Banking Solution with all the modules & Applications as mentioned in the RFP – on **Application Service Provider (ASP) Model with required Hardware, System Software's and Connectivity for Head office & Branches to DC and DR.**

For the purpose of the present job, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts:

- ❖ Technical bid (Part-III)
- ❖ Commercial bid (Part - IV)

The Vendor will have to submit the Technical bid and Commercial portion of the bids separately in sealed envelopes, duly super scribing "For Core Banking Solution & Implementation" and "**TECHNICAL BID**" or "**COMMERCIAL BID**" as the case may be.

13) Technical Bid

- a) Technical Bid will contain the Vendor's information in the format given in the bid document. TECHNICAL BID will not contain any pricing or commercial information at all.
- b) The bid shall be typed and shall be signed by the Vendor or a person duly authorized to bind the Vendor to the contract. The authorization shall be indicated by a written Letter of Authorization of accompanying the Bid.

- c) All pages of the Bid except un-amended printed literature shall be initialled by the person(s) signing the Bid.
- d) The Bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Vendor, in which case corrections shall be initialled by the person(s) signing the Bid.
- e) Soft copies of the TECHNICAL BID should be given on USB Drive in Technical Bid Envelope.

14) Commercial Bid

The Vendor should quote the price as per Part IV- **Annexure -VIII** (It should be in Sealed Cover Only)

15) Submission Of Bids

- a) The Vendors shall duly seal each envelope with and should be addressed to the following address. Technical and Commercial Bid sent through Sealed Cover only

Address for communication:

Managing Director
Sadhana Sahakari Bank Ltd
Head Office,
Shivam Complex,
Pune-Solapur Road,
Hadapsar, Pune,
MH, India – 411 028

- b) The vendor response to the RFP and its subsequent evaluation is not a contract. The provisions of the contract shall become binding to both the parties when Bank enter into an exclusive contract separately with the final selected Vendor.
- c) Any additional information (e.g.: brochures, client testimonials etc.) should be referenced in the Request for Proposal – Response, such that they can be easily identified.
- d) Responses received become the property of the Bank and cannot be returned. Information provided by each Vendor will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the Vendor.
- e) All vendors are requested to submit responses to RFPs based on the following guidelines:
 - Forwarding Letter as per Annexure-I
 - Eligibility Criteria as per Annexure-II

- Details Of The Vendor as per Annexure-III
- Undertaking as per Annexure-IV
- Non-Discloser Agreement as per Annexure-V
- Functional Requirement as per Annexure-VII
- Commercial Proposal as per Annexure-VIII
- Vendor to furnish their queries – Annexure -IX

16) Deadline For Submission Of Bids

- a) Bids must be received by the Bank at the address specified in the Bid Document not later than the specified date and time mentioned in the Bid Document. If the specified date of submission of bids being declared a holiday for the Bank, the bids will be received up to the specified time in the next working day.
- b) Bank may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Bank and Vendors, previously subject to the deadline, will thereafter be subject to the deadline extended.
- c) Last date for submission of Both Technical and Commercial Bids: 25th July 2021.

17) Late Bids

Any bid received by the Bank after the deadline for submission of bids will be rejected and/or returned unopened to the Vendor, if so desired.

18) Modifications and/or Withdrawal of Bids

- a) Bids once submitted will be treated, as final and no modification will be permitted. No correspondence in this regard will be entertained.
- b) No Vendor shall be allowed to withdraw the bid after the deadline for submission of bids.
- c) In case of the successful Vendor, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such Vendor shall be deemed as foreclosed.

19) Documents to be submitted

- a) **Technical Bid**
- b) **Commercial Bid**

20) Bid Opening And Evaluation

In the first stage, only **Technical Bids** will be opened and evaluated.

All received RFP responses will be evaluated as per eligibility criteria. The vendors will be further evaluated on the basis of functionality features, Solution Architecture Suggested, Implementation Plan, Company Credentials & Experience, and accepting the terms and conditions of this document shall be short-listed. Bank reserves the right to accept or reject any technology proposed by the Vendor without assigning any reason thereof. Decision of the Bank in this regard shall be final and binding on the Vendors.

The Bank will ask the short-listed vendors to make a comprehensive Product walkthrough at Bank's premises. Bank will intimate short listed vendors after final evaluation

In the second stage, the COMMERCIAL Bids of only those Vendors, whose technical bids are short-listed, will be opened.

The Bank will follow staged evaluation and selection process comprising of Functional, Technical, Support and Commercial evaluation for all the three options mentioned in this RFP. The Bank's authorized groups / individuals will have the ultimate right to make the final decision. The decision of the Bank would be final and the Bank may accept or reject an offer without assigning any reason what so ever.

21) Clarifications Of Bids

To assist in the examination, evaluation and comparison of bids the Bank may, at its discretion, ask the Vendor for clarification.

22) Preliminary Examination

Bank will examine the commercial bids to determine whether they are complete; whether any computational errors have been made; whether required information has been provided as underlined in the bid document; whether the documents have been properly signed, and whether bids are generally in order. Bids from agents without proper authorization from the manufacturer as per the authorization form, shall be treated as non-responsive and will be out rightly rejected.

Arithmetic errors will be rectified on the following basis. If there is a discrepancy between unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is discrepancy between words and figures, the amount in the words will prevail. The bid determined as not substantially responsive will be rejected by the purchaser.

23) Signing Of Contract

The successful Vendor(s) shall be required to enter into a SLA & NDA with the Bank, within 7 days of the award of the tender or within such extended period as may be specified by the Bank on the basis of the Tender

document, the tender of the successful Vendor, the letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof.

24) Order Cancellation

The Bank reserve its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone:

- a) Delay in delivery beyond the specified period;
- b) Delay in customization / implementation / installation beyond the specified period that is agreed in the contract that will be signed with the successful Vendor;
- c) Serious discrepancy in the quality of service / software expected during the implementation, rollout and subsequent maintenance process.
- d) In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank with interest @ 15% per annum, further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other Vendor.

25) Confidentiality Agreement

“Confidential Information” means any and all information that is or has been received by the Vendor (“Receiving Party”) from the Bank (“Disclosing Party”) and that:

- a) Relates to the Disclosing Party; and is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential or
- b) Is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agents, representatives or consultants.
- c) Without limiting the generality of the foregoing, Confidential Information shall mean and include any information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, layouts, plans, charts, studies, memoranda or other documents, or materials relating to the licensed software, the modules, the program documentation, the source codes, the object codes and all enhancements and updates, services, systems processes, ideas, concepts, formulas, methods, know how, trade secrets, designs,

research, inventions , techniques, processes, algorithms, schematics, testing procedures, software design and architecture, computer code, internal documentation, design and function specifications, product requirements, problem reports, analysis and performance information, business affairs, projects, technology, finances (including revenue projections, cost summaries, pricing formula), clientele, markets, marketing and sales programs, client and customer data, appraisal mechanisms, planning processes etc. or any existing or future plans, forecasts or strategies in respect thereof.

- d)** “Confidential Materials” shall mean all tangible materials containing Confidential Information, including, without limitation, written or printed documents and computer disks or tapes, whether machine or user readable.
- e)** Information disclosed pursuant to this clause will be subject to confidentiality for the term of contract plus two years.
- f)** Nothing contained in this clause shall limit vendor from providing similar services to any third parties or reusing the skills, know-how and experience gained by the employees in providing the services contemplated under this clause, provided further that the vendor shall at no point use the Bank confidential information or Intellectual property.
- g)** The Receiving Party shall, at all times regard, preserve, maintain and keep as secret and confidential all Confidential Information and Confidential Materials of the Disclosing Party howsoever obtained and agrees that it shall not, without obtaining the written consent of the Disclosing Party:
- h)** In maintaining confidentiality hereunder the Receiving Party on receiving the confidential information and materials agrees and warrants that it shall: Take at least the same degree of care in safeguarding such Confidential Information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent such inadvertent disclosure;
- i)** Limit access to such Confidential Information and materials to those of its directors, partners, advisers, agents or employees, subcontractors and contractors who are directly involved in the consideration/evaluation of the Confidential Information and bind each of its directors, partners, advisers, agents or employees, sub-contractors and contractors so involved to protect the Confidential Information and materials in the manner prescribed in this document; and
- j)** Upon discovery of any unauthorised disclosure or suspected unauthorised disclosure of Confidential Information, promptly inform the Disclosing Party of such disclosure in writing and immediately

return to the Disclosing Party all such Information and materials, in whatsoever form, including any and all copies thereof.

- k)** Immediately return all written Confidential Information, Confidential materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control;
- l)** To the extent practicable, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the Disclosing Party;
- m)** Any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any governmental, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosure, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.
- n)** The confidentiality obligations shall survive the expiry or termination of the agreement between the Vendor and the Bank.
- o)** This RFP contains information proprietary to the **Sadhana Sahakari Bank Ltd**. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the RFP may not be reproduced in whole or in part without the express permission of the **Sadhana Sahakari Bank Ltd**. Disclosure of any such sensitive information to parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This will also mean termination of the contract and disqualification of the said vendor.

26) Indemnity

Vendor shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from

- a)** An act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract,
- b)** Breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor,

- c)** Use of the deliverables and or services provided by the Vendor,
- d)** Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third party claims on the Bank for malfunctioning of the software or deliverables at all points of time, provided however,
- i. The Bank notify the vendor in writing immediately on becoming aware of such claim,
 - ii. The Vendor has sole control of defence and all related settlement negotiations,
 - iii. The Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and
 - iv. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court. It is clarified that the vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation.
- e)** Vendor shall be responsible for any loss of life, etc., due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc., as such liabilities pose significant risk.
- f)** Vendor should take full responsibility for its and its employee's actions. The vendors should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:
- Non-compliance of the vendor with Laws / Governmental Requirements
 - IP infringement
 - Negligence and misconduct of the Vendor, its employees, and agents • Breach of any terms of RFP, Representation or Warranty
 - Act or omission in performance of service.
- g)** Indemnity would be limited to court; tribunal or arbitrator awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

27) Escrow Mechanism

The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Core Banking software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected vendor is also expected to provide a detailed code documentation of the solutions under this RFP which has been duly reviewed by an external independent organisation.

28) Publicity

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

29) Solicitation of Employees

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party. The above restriction would not apply to either party for hiring such key personnel who

- (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party
- (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or
- (iii) Has been terminated by a party prior to the commencement of employment discussions with the other party.

30) Penalty

Penalty will be applicable and will be deducted from monthly recurring charges for downtime as mention in below.

The Bank expects that the Service Provider would provide the Services as per the scope of work agreed in this Agreement. Vendor will provide 99.00% uptime (monthly basis) per Branch per services (i.e. CBS, ATM, Mobile Banking etc.) including infrastructure and connectivity. Penalties will be applicable with following rate which will be deduct from monthly recurring changes.

Sr. No.	Duration of Service Unavailability (hours)	Penalty Percentage
1.	0 – 10 minutes	No Penalty
2.	Above 11 minutes to 1 Hour	5% of MRC
3.	Above 1 – 2	10% of MRC
4.	Above 2 – 3	15% of MRC
5.	Above 3 – 4	25% of MRC
6.	For each subsequent 1-hour period thereafter	5% of MRC in addition to the above
7.	Beyond 12 hours will be considered Breach of Agreement	100% of MRC

31) Vendors Liability

The Vendors aggregate liability in connection with obligations undertaken as a part of the Core Banking Project regardless of the form or nature of the action giving rise to such liability (whether in contract or otherwise), shall be at actual and limited to the value of the contract. The Vendors liability in case of claims against the Bank resulting from misconduct or gross negligence of the Vendor, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

The Bank shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Vendor as part of this RFP

32) Monitoring & Audit

The Bank shall have the right to visit any of the Vendor's premises, DC or DR allocate to Bank with prior notice to ensure that data provided by the Bank are not misused.

The Bank reserves the right to audit application, DC, DR and books of account related to Bank of the Vendor via Internal staff, external agencies appointed by Bank or any statutory or RBI auditors.

Compliance with security best practices may be monitored by periodic computer security audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. The vendor has to remediate all discrepancies observed by the auditors at no additional cost to the bank.

33) Guarantees

Vendor should guarantee that the software and allied components used to service the Bank are licensed and legal.

34) Governing Law And Disputes

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

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

35) Force Majeure

The Vendor shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

- a) For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Vendor and not involving the Vendor's fault or negligence and not foreseeable. Such events may include, Acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of war.
- b) If a Force Majeure situation arises, the Vendor shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the Vendor shall continue to perform Vendors obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- c) In such a case the time for performance shall be extended by a period (s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Vendor shall hold consultations in an endeavour to find a solution to the problem.

36) Waiver

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this RFP or subsequent agreement with the other party shall operate as a waiver of such right

power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this RFP all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

37) Violation of terms

The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, suit for specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Vendor from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

38) Use Of Contract Document And Information

The Vendor shall not, without the Bank's prior written consent, make use of any document or information provided by the Bank in Bid document or otherwise except for purpose of performing contract.

39) Privacy & Security Safeguards

The Vendor shall not publish or disclose in any manner, without the Bank prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor under this contract or existing at any Bank location. The Vendor shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Vendor shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank prior written consent, the details of any security safeguards designed, developed, or implemented by the Vendor under this contract or existing at any Bank location.

40) Non-Discloser Agreement

Vendor has to submit Non-discloser agreement as per format Annexure – V

41) Acceptance Of Order

Bank has a right to cancel the order if the same is not accepted within a period of 10 days from the date of the order.

42) Taxes

The offer should be all-inclusive of the cost for perpetual licenses of all the modules as mention in RFP of CBS for 13 branches & head office, Interfaces, Implementations, Training giving breakup of the cost and GST

- a) If the Vendor fails to remedy the defect within reasonable period or does not provide support as per the terms of RFP, Bank may invoke the performance guarantee and/ or proceed to take reasonable remedial actions as may be necessary.

43) Duration And Termination

The Bank shall be entitled to terminate the agreement at any time by giving notice if:

- a) The Vendor breaches its obligations under the RFP or the subsequent agreement then the vendor gets 15 days as cure period from the Bank. If not cured within this time, the Bank holds the rights to initiate termination.
- b) There is any change in Control, Management, Nature or Ownership of Vendor. Vendor becoming the subject of a voluntary or involuntary petition of bankruptcy or any voluntary or involuntary proceeding relating to insolvency, receivership, liquidation, or composition for the benefit of creditors.
- c) Agreement shall be valid for period of Five (5) years from the day of implementation and thereafter, both the parties shall renew the agreement on mutually agreeable revised terms.
- d) Agreement shall continue to remain in effect for further period of 6 months after the expiry of the Agreement on same terms and conditions unless terminated by either party at any time during the initial five years period or during any extended period by giving to the other, notice in writing of not less than Nine (9) months. However, Vendor shall be entitled to all payments for the Services rendered till the date of such termination or till the Services are rendered.
- e) Either party may terminate this Agreement by giving Six months' notice to other party on the address as given in the Agreement.

44) Effect of termination

- a. The Vendor agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the

Vendor to the Bank or its designee to ensure smooth handover and transitioning of Bank deliverables.

- b. The Vendor agrees that after completion of the Term or upon earlier termination of the assignment the Vendor shall, if required by the Bank, continue to provide services to the Bank at no less favourable terms than those contained in this RFP. In case the Bank wants to continue with the Vendor's services after the completion of this contract then the Vendor shall offer the same or better terms to the Bank. Unless mutually agreed, the rates shall remain firm.
- c. Vendor will prepare an updated inventory of BANK Information Assets for CBS, ATM, POS, Mobile Banking, SMS (Application Software, OS, CBS Data Backup, Configuration data, Manuals etc.) which will be handed over to BANK within a reasonable time from this contract and thereafter every six months. This will help BANK in case of un-expected termination of contract and will enable BANK to start their operations from alternate platform with minimum delay. This inventory will be always kept updated
- d. Vendor will hand-over the Bank Usable Back-up of Bank data on the date of termination Bank.
- e. Vendor shall within 15 days of the termination or expiry of this Agreement return all the confidential information of the Bank or shall provide a certificate in writing to Bank confirming destruction of confidential information.

45) Business Continuity

Vendor agrees for the following continuity arrangements to ensure the business continuity of the Bank:

- a) In the event of this agreement comes to end on account of termination or by the expiry of the term/renewed term of the agreement or otherwise, the vendor shall render all reasonable assistance and help to the Bank and to any new service provider engaged by the Bank, for the smooth switch over and continuity of the services.
- b) In the event of failure of the bidder to render the service, without prejudice to any other right the Bank shall have as per this agreement, the bank at its sole discretion may make alternate arrangements for getting the services from any other source. And if the bank gives a prior notice to the service provider before availing such service from any other alternative source, the service provider shall be liable to reimburse the expenses, if any incurred by the bank in availing such services from the alternative source.

46) Virus Warranty

Vendor will provide Bank third party vulnerability & Penetration Test report which is not showing any security issues before go live of the project. During the warranty/ AMC period, Compliance with security best practices may be monitored by periodic system security audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. The vendor has to remediate all discrepancies observed by the auditors at no additional cost to the bank.

47) Costs

It should be understood that the Bank is not liable for any costs incurred by Vendors in the preparation of their response to this RFP or negotiations during the selection process.

The preparation of your response will be made without obligation by the Bank to acquire any of the items in your proposal, or to select any Vendor's proposal. Please note that all documentation and other supporting material provided, as part of a submission becomes the property of the Bank and is not returnable.

48) Queries

The Vendor will have to submit queries pertaining to the RFP as per the RFP Schedule in the format specified in "Annexure IX" in this document to the communication address as specified below.

Managing Director
Sadhana Sahakari Bank Ltd
Head Office,
Shivam Complex,
Pune-Solapur Road,
Hadapsar, Pune,
MH, India – 411 028

Bank will respond to these queries as per the schedule of the RFP, if required there will be a meeting with the Vendors who have obtained this RFP at the agreed time to address any queries in connection with the document.

Part - II

Eligibility Criteria:

1) Eligibility

The eligibility criteria for the vendor would be as follows:

- a) This RFP is open to all Private / Public Limited Companies within India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding should fulfil the eligibility conditions subject to the following requirements:
- b) All Vendors are allowed to quote fully for the project and it is bank's decision to choose various products / services from one / multiple vendors. However, the first preference will be given to a Vendor who takes up the entire project on perpetual license Basis with all the modules and functionality and interfaces.
- c) The bidding company can participate in the bid independently or in consortium with one or many vendors. Or through their authorized Partner [A registered Private / Public Limited Company as per the Companies act 1956].
- d) All the members of the consortium should have proper teaming agreement and also should have valid authorization letters from each member from an Authorized signatory of the respective companies.
- e) The Vendor shall submit the role, responsibilities of each OSD (Original Software developer) /Service Provider with whom the Vendor is tying up with.
- f) All Companies represented by the Vendor shall be legally liable jointly and severally for the execution of the Contract in accordance with the Contract terms, and a statement to this effect shall be included in the bid and in the Contract.
- g) The OSDs or Vendor who are responsible for a specific component (s) of the project must meet the relevant minimum qualification criteria for that particular component / Product individually:
- h) Only Original Software Developer (OSD) shall be eligible to submit the Bid
- i) The Product is developed in India and OSD should have proper facilities for product enhancements and customer support to support directly or through their Authorized Partner in India especially in Pune or nearby Area.
- j) The OSD must be Private Limited or Public Limited Company having presence in Software Business offering CBS Solutions to preferably

Cooperative Banks for more than 5 years in India with Turnover of Rs. 10 Crores and above for last 2 Financial Years.

- k) The Original Software Developer [OSD] should have an ISO / CMM Certification.
- l) The Product is developed in India and OSD should have proper facilities for product enhancements and customer support to support directly preferably in Pune.
- m) The CBS proposed should be a proven solution with minimum 20+ satisfied urban co-operative Banks in India. The Bank may cross-check with all the clients of the OSD regarding the performance of the Software and Support standards and can reject the Vendor if they get negative feedback from the any of the clients even if they are technically qualified in the BID.
- n) The CBS Solution must have experience in integrating with NPCI Network either directly or through an Authorized Service Provider at least in 5 preferably Cooperative Urban Banks in India.
- o) Proposed Application must be a robust 3-Tier Browser Based Solution and implemented in Urban Co-operative Banks having more than 30 - 40 Branches of a single Bank and having more than 200 branches collectively from all Co-op Bank clients.
- p) Data Center and DR offered by vendor for ASP services should be at least a Tier 3 and or above certified facility
- q) The solution should be browser and machine Independent.
- r) The vendor shall have sufficient Team to provide pre & post implementation support to the Bank in Pune.
- s) The vendor should be legally and technically capable of customizing the core banking software as per bank's needs.
- t) The Vendor should provide undertaking for following the process of background verification from police/independent authority for the employees working for project of the Bank
- u) The propose solution should be browser base with HTTPS Secured Connection.
- v) The propose solution should be with two user authentication.
- w) Proposed Application must have VAPT Compliance and Security Audit Certificate from Information System Auditors.

(Documentary proof for each of the above is to be provided.)

2) Core Banking Capability

The suggested Core banking Solution with key modules like, but not limited to Retail, Corporate, Loans and Advances, Collections and Payments, Clearing & Settlement, Trade Finance, GL, Reporting, Microfinance and Treasury should be live in at least three Banks. (Self-declaration require)

3) Bidder should provide Network Connectivity for the Branches and Head Office and Primary Connectivity at Branches shall be 2 MBPS MPLS Line and 2 MBPS MPLS backup line. HO shall be connected by 4 MBPS MPLS Line as primary and 2 MBPS MPLS as backup Line.

4) Data Migration

The vendor should have experience in data migration activities and should undertake conversion of existing data across the bank to new CBS. The data entry is to be minimized to the lowest possible to the extent of new fields in the new package and by automating migration from existing data source. (Certified Photo copies of purchase orders require)

Part - III

TECHNICAL BID

1) Project Scope:

A brief description of the envisaged scope is enumerated as under. The detailed requirements on each of the area mentioned below are available in Annexure-VII of this document. However, the Bank reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions.

Based on the contents of the RFP, the Vendor 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. It will be the sole responsibility of the Vendor to implement the end to end solution by himself or through any of his authorized Implementation Partner / System Integrator (SI). The Vendor will be the single point of contact for the Bank with regards to this RFP and the Vendor will be responsible for end to end (E2E) implementation and support. The Bank expressly stipulates the Vendor selection under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The Vendor shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Bank.

To implement CBS solution, the Bank is looking at a ASP solution which includes application software & customization, parameterization and implementation, DC site, DR site and links between DC, DR, Head office and branches. Vendor will also provide support during contract period and training to Bank's designated personnel.

Vendor will provide Centralized Help Desk / onsite support if needed, the Vendor is responsible for offering full-time engineers during UAT and project implementation. UAT Sign-off from the competent authority of the Bank.

Irrespective of the options given above for the proposal, Vendor to set up the Help Desk for ongoing support to the users / Bank Officials for their day to day queries about the Core Banking Solution and other related modules.

2) Application Requirements

Given below is a brief overview of key application requirements considered critical by the Bank as part of the proposed CBS. The list is indicative and not

exhaustive. However, the details of the requirements are mentioned in the Annexure – VII

- a) The bank seeks a strong, scalable, secure and the latest application software to meet its current as well as future requirements.
- b) Application require two factor authentications for users.
- c) The proposed application should support all required retail & corporate CBS modules by the Bank viz. various Customer Information Management, Deposit and Advances schemes including Savings, Current, Current Plus, Term / Flexi Deposits, Overdraft, Cash Credit, Bills, Guarantee Remittances, Demand / Term Loans, CTS Clearing & Settlement, Transfer, Locker, TDS, Signature Capture, AML, ALM, Inventory Management, LOS, HRMS, Treasury modules.
- d) The application should support membership module as per the banks requirement.
- e) It should also support accounting and MIS needs for the Bank.
- f) The application should support physical and electronic delivery channels viz. ATMs, Mobile Banking, IMPS, UPI, Tele Banking, Internet Banking, Kiosk Banking, Agent Banking, Bill Payment Integrations etc.
- g) The application should facilitate providing state of the art service to the customers viz. Any Branch Banking, Any Time Banking etc.
- h) The application should support comprehensive MIS for the Bank as a whole which should inter alia include ALM, Risk Management, Inspection tools besides generating all statutory and non-statutory statements required to be generated at Daily/ Weekly/ Monthly/Quarterly/ Half Yearly/ Yearly intervals as per the requirements of the Bank, RBI & statutory bodies.
- i) The application must provide the interface for NEFT, ECS, SFMS, RTGS, ATM, Mobile Banking, IMPS, UPI etc. and should support accounting procedures pertaining to various inter banks schemes launched by Reserve Bank of India from time to time.
- j) The application should be ready for SWIFT and other interfaces required by Bank.
- k) The application should be able to integrate with the existing 3rd party applications as per the bank requirement.
- l) It must be able to integrate and support any 3rd party applications even beyond the scope of this RFP as and when required by the Bank in future viz. Data Warehousing, Data Mining and CRM applications.
- m) The application proposed must be parameterized as well as customized to meet the specific requirements.
- n) The application must include adequate inbuilt security as well as sufficient audit logs to maintain historical footprint of financial & non-financial transactions performed by various users.
- o) The application needs to be user friendly and flexible. Moreover, it should support Business Process Reengineering concepts.
- p) The Vendor will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the systems and

for all other functionalities as mentioned in the RFP. The Vendor will be responsible for training and also provide all the training material for the same (hardcopies and softcopies).

- q) Installation of the same CBS application and its related components at DR Site Setup shall be the responsibility of the Vendor. Arranging for the appropriate resource for active participation in the DR Drills / Disaster Scenario shall be the responsibility of the vendor.

3) Hardware, DC,DR and Network

- a) All the hardware, network equipment used for offering ASP Services should be from the reputed Brands like IBM, HP, Dell, Oracle, CISCO etc.,
- b) The Database Server used should be in High Availability mode. Database should either MSSQL or Oracle.
- c) Data Center and DR site where Database and Application System hosted should be at least Tier III certified and should have required ISO Certification. Data Center should be preferably in Pune and DR site in different seismic zone.
- d) Security System used for protecting the CBS System should be as per the Cyber Security guidelines issued by RBI and NPCI.
- e) OSD should provide VAPT report of the Hardware & Network every year to the bank
- f) Vendor should provide SDWAN links between DC, DR, Head office and Branches.
- g) For Network Primary and backup connectivity should be offered from different service provider.

4) Requirement Specifications Study

- a) The Vendor will conduct a detailed analysis of the CBS requirements (Functional /Technical) and other application requirements of the Bank.
- b) The Vendor will have to submit detailed analysis of the CBS requirements (Functional /Technical) and must also include all the areas where The Vendor is suggesting any different solution, workaround. If the work-around involves re-alignment of a business process the re-aligned process should be included in the analysis.
- c) The Vendor is expected to prepare detailed documentation, presentation, workflows for the business processes affected due to implementation of CBS and other Applications implemented by the vendor.
- d) The vendor shall provide the analysis document to the Bank for review and comment and any comments or suggestions of Bank will be incorporated therein.

- e) The Bank will identify the functional heads for each process who would be responsible for the review, comments and sign – off of the analysis document.

The analysis will deem to be completed when signed – off from the Bank.

5) Gap Identification and Resolution

- a) The Vendor shall be responsible for gap identification and resolution so as to:
- b) Provide all functionalities required to Bank & mentioned in the functional and technical specification study.
- c) The vendor will provide the Bank with the gap identification report along with the necessary solutions to overcome the gaps and the time frames.
- d) The vendor ensure that all gaps identified at the time of system testing will be immediately resolved.
- e) The vendor shall resolve gaps by proposing a suitable work around or customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution.
- f) The vendor shall provide all statutory, regulatory and adhoc MIS (Management Information System) and EIS (Executive Information System) reports as required by the Bank in the desired format during the initial phase of customization process.
- g) The vendor will give adequate time to the Bank for reviewing the gap report.
- h) The vendor will incorporate all the suggestions made by the Bank to the gap report.
- i) The vendor ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the time lines agreed, for the implementation and roll out.
- j) Bank will not pay any additional cost for customisations as mentioned above.

6) Customisation

The Vendor shall ensure that the software provided as a part of the Core Banking Project meets all the requirements described in detail in Annexure-VII Functional Requirements and to carry out all such customisation or development work as may be required by the Bank at no additional Charge or Fees or Expenses.

The Bank shall be a party to the Functional Specifications requirement sign-off, User acceptance test, User acceptance test sign-off, Installation sign-off and Implementation sign-off. The Vendor shall install and commission the software for customisation and User Acceptance Test as per Project Plan to be agreed with the Bank.

7) Interfaces:

- a) The Vendor will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the systems, as mentioned in **Annexure -VII**
- b) The Vendor will ensure and incorporate all necessary security and control features within the application, operating system, database, network etc. so as to maintain integrity and confidentiality of data at all times.
- c) The Vendor will be responsible for setting up the test environment for interface testing.
- d) The Vendor will present to the Bank the interface requirements for review.
- e) The Vendor will be responsible for developing, testing and maintaining the interfaces. In case of any subsequent change, modification or alteration to the Banks existing application software packages, the Bank will obtain the API for such existing application and provide the same to the Vendor for interface.
- f) The Vendor shall ensure that the CBS shall have the capability to directly interface with such new Applications as may be used by the Bank from time to time.
- g) The vendor will be responsible to providing interface for all the existing 3rd party applications used by the bank and also for any of the third party application in future without charging any commercials.

8) Project Deliverables (“Deliverables”)

The project plan will be as per the details provided below. Additional plan may be provided subject to agreement between Vendor and Bank, regarding impact on effort, cost and schedule of the project. The Plan will be:

- a) Requirement Study and analysis: - Analysis of the requirements will be done, documented and shared with the Bank. The solution to gaps in functionality, if any, will be mutually decided.
- b) Project Plan including Implementation plan – This will be mutually worked out.
- c) The Vendor will be responsible for setting up the live server at the DC. The Vendor will also set-up the server at the DR.
- d) Vendor will arrange for SD Wide Area Network (SDWAN) connectivity between branches / head office of Bank to Vendor’s D C and DR sites with Bandwidth required for satisfactory bank operations operational purpose.

- e) The Vendor will be responsible to migrate the data from all the branches and Head Office Departments.
- f) The Vendor will set all the parameters in the Applications as accepted in the test environment. The Vendor shall be responsible for accuracy of the parameters set according to business needs of the Bank.
- g) Facility of interface with delivery channels mentioned in the functional scope.
- h) Change Management and approval.
- i) Soft copy of User Manuals on electronic media.
- j) Job Cards for end-users.
- k) Training for Bank's trainers as given in the scope.
- l) Implementation of solution.
- m) On-site support at each branch/location of Bank.
- n) Providing post-implementation support for application software and interfaces for the duration of this contract.
- o) Report Generation and distribution.
- p) Arranging for testing of DR and BCP drills at predefined intervals.
- q) Developing and maintaining standard set of MIS and regulatory reports/returns, including Day Book, Balance Report Sheet, Statement of Account, Exceptional reports, audit trial reports etc. and developing common reports applicable to majority of the participant banks.
- r) Taking backups as per standard back up guideline of RBI.
- s) Provision require for that Bank will set up servers with required software at Bank's head office which will work as near DR for Bank's Database. Vendor has to install and configure this server.
- t) Any other requirement as mutually agreed upon as considered necessary.

9) Testing

- a) The vendor will have to perform unit testing (UT) and System Integration Testing (SIT) of the complete CBS application/ other proposed application and get Bank's sign off before deploying the code in UAT environment.
- b) The Bank proposes to conduct a "Two User Acceptance Test" ("UAT") for the purpose of ensuring that all the functionality requested for by the

Bank are available and is functioning accurately. The UAT would be carried out for the CBS / other proposed application and all other third party software being offered by the Vendor or used presently by the bank.

- c) The Vendor will convey to the Bank that all the customizations that are required to “Go Live”, as agreed upon and signed off by the Bank are completed and the solution is ready for testing.
- d) The Vendor will set up a SIT /UAT test server, to accommodate a minimum of 25 concurrent users, which shall support simultaneous data migration testing and install the Applications including the customisations, parameterise it as per Bank requirement and upload live data of a sample branch in the test server.
- e) The Bank expects the SIT /UAT test environment to be available to the Bank at all times, for the purpose of testing.
- f) The Vendor will install client version of the solution on the PCs“ provided by the Bank. It will be the Vendor’s responsibility to establish connectivity of these test PCs to the Test server for facilitating UAT.
- g) The Vendor will assist the Bank in preparing test cases including test data.
- h) The Vendor will assist the Bank in conducting all the tests and analysing / comparing the results. Vendor shall provide full time resources conversant in all business areas, for trouble-shooting during the entire UAT process.
- i) Any deviations / discrepancies / errors observed during the testing phase will be formally reported to the Vendor and the Vendor will have to resolve them immediately or within 2 working days.
- j) The Vendor will be responsible for maintaining appropriate program change control and version control for all the modifications / enhancements carried out during the implementation / testing phases.
- k) The Vendor will be responsible for providing and updating system & user documentation as per the modifications.

10) Data Migration

Data Migration from BANK’s existing CBS System Database to propose CBS software Database.

Under this, the vendor shall perform following activities:

- a. The vendor will be responsible for successful data migration from the legacy systems to the new environment for all branches and Head Office departments. It is the vendor’s responsibility to liaise

- with the existing system Vendors for the purpose of data mapping and extraction in whatever formats the vendor wants the data.
- b. The bank will not bear any additional cost for data migration, nor will be responsible for the same.
 - c. The vendor will be responsible for formulating the “Data Migration Strategy” and process documents which will have to be reviewed and signed – off by the Bank prior to commencement of the data migration exercise.
 - d. It will be the responsibility of the vendor to ensure complete data cleaning and validation for all data migrated from the legacy systems to the new application.
 - e. Collecting the production database on a specific cut-off date.
 - f. Collecting the history databases.
 - g. Collecting various reports generated from current CBS application on cut-off date. These reports includes reports on cut-off date such as Trial Balance, P&L report, account balancing report, book balancing report, Overdue & NPA Report etc.
 - h. Data Migration from current CBS software to propose CBS software.
 - i. Internal checking by the vendor for correctness of data migrated to CBS software on the basis of verification of reports generated from current CBS software and propose CBS software (on migrated data).
 - j. The vendor will made available the Data Migration scripts for the Migration Audit purpose only.

11) Environment Set up

The vendor will have to do complete set-up for Training/ Customization / UAT/ Bench Marking environment as per bank’s requirement and location at the vendors cost

Under this activity, the vendor to perform following activities:

- a. The vendor will have to do complete set-up for Training/ Customization / UAT/ Bench Marking environment as per bank’s requirement and location at the vendor’s cost
- b. Installation of CBS test Database for CBS application on Bank Datacentre
- c. Installation of Add-ons & Interface Databases.
- d. Creation of Directory Structure and Transfer of files/images for the functionality where in the files/images are stored in File System.
- e. Issue of Product Licenses, Installation of Set-up for following Modules:

12) Data Verification

Data verification by Bank for the data migrated on cut-off date to CBS software.

Under this following activities shall be performed by Bank and the vendor:

- a. Bank team shall verify the migrated data in all above modules / add-ons / interfaces installed on test bed set-up.
- b. Bank team to verify all the commonly generated reports on migrated data through' CBS software application and shall cross-check its correctness against the same reports generated through' CBS software.
- c. In case of any mistakes found in the reports output, the vendor shall correct the same and submit the correct output report to Bank team. Bank shall issue Data verification certificate based on sample reports it has verified.

13) UAT

UAT on Test bed set-up for sample set of the entries. Acceptance of the successful UAT test set-up by Bank.

Under this following activities shall be performed:

- a. The Bank proposes to conduct a "Two User Acceptance Test" ("UAT") for the purpose of ensuring that all the functionality requested for by the Bank are available and is functioning accurately. The UAT would be carried out for the CBS / other proposed application and all other third party software being offered by the vendor or used presently by the bank.
- b. The vendor will set up a UAT test server, to accommodate a minimum of 25 concurrent users, which shall support simultaneous data migration testing and install the Applications including the customisations, parameterise it as per Bank requirement and upload live data of a sample branch in the test server.
- c. The Vendor will assist the Bank in conducting all the tests and analysing / comparing the results. The Vendor shall provide full time resources conversant in all business areas, for troubleshooting during the entire UAT process.
- d. Bank to perform sample UAT entries for various modules specified above.
- e. In case of any issues observed, rectification of those issues.
- f. Bank to make sample entry into the test set-up
- g. Rectification of issues observed in sample entry into test set-up by Bank Users.
- h. Submission of report of various modules tested by the vendor & Users on test set-up

14) Change Management.

As part of change management, Vendor shall:

- a) Accept and enter authorized change requests into an information data base for the purpose of tracking changes to the environment; and for every change affecting the entire environment Vendor shall assess the necessity and impact of the proposed change on performance, connectivity and overall operation.
- b) In conjunction with the Bank, develop acceptance test criteria and test the change.
- c) Work with the Bank to resolve any acceptance test issues.
- d) Schedule/manage testing and implementation of the change, including Communication to and coordination with other affected functions in accordance with the Change Management Procedures to be agreed with the Bank.
- e) With assistance from the Bank, verify the successful implementation of the change.

15) Training

- a) The Vendor will be responsible for training the Bank employees in the areas of application / user / security management etc. The vendor needs to provide a comprehensive training methodology document and the training should at least cover the following areas:
 - Application Management;
 - User Management;
 - Application Security Management
- b) The training setup at the data centre should be for minimum 20 concurrent users. The Bank expects the training environment to be available to the Bank at all times, for the purpose of training.
- c) The Vendor will be responsible to train all users in the proposed branches/Head Office departments as identified by the Bank. There will be no limit on the number of these employees to be trained or the number and size of the batches to be conducted. The training will be held at the Bank respective branches /Head Office or at the training centres as required by the Bank.
- d) The Vendor is expected to conduct an Executive Awareness Program for the senior level management team of the Bank.
- e) The Vendor will be responsible for imparting the required training to the branch personnel prior to the implementation & roll out in the Branch (es).

- f) The Vendor will be responsible for preparing, circulating and collecting training feedback forms from the participants.
- g) The feedback forms will be prepared by the Vendors, reviewed and given to the Bank. The changes, if any, suggested by the Bank or its consultants, should be incorporated and implemented by the Vendor.
- h) The Vendor will impart training to all the end users on the CBS application prior to the Branch going live and onsite support for at least 3 days is to be ensured by the Vendor.
- i) The Vendor will be responsible for providing the users with the requisite training material in both hard and soft copies at least for the core team / implementation training, technical training, end user training and train the trainers. The onus of preparing the training material will be on the Vendor.

16) Implementation and Roll out.

- a) The implementation will consist of implementing the proposed CBS and other proposed applications / 3rd party applications in all existing branches and Head Office departments.
- b) The Vendor will be responsible for setting up the live server at the DC. The Vendor will also set-up the server at the DR.
- c) Vendor will set up SDWAN links between DC, DR, Head office & Branches.
- d) The Vendor will set all the parameters in the Applications as accepted in the test environment. The Vendor shall be responsible for accuracy of the parameters set according to business needs of the Bank.
- e) The Vendor will be responsible to migrate the data from all the branches and Head Office Departments.
- f) The Vendor is required to be present at the branches/Head Office departments selected by the bank for support by vendor and at central locations under migration for the first working week and after the branch has been migrated to the proposed solution for handholding, trouble shooting and hands-on training.
- g) The Vendor representative will be required to be present as and when required by the Bank post roll-out for supporting periodic activities such as monthly/quarterly and yearend activities.
- h) The Vendor will assist the Bank in testing the reports generated using the proposed Application with those generated by the old system during the parallel run. The Vendor personnel will investigate

any differences observed in the report generated using legacy system as compared to the report generated from the CBS and initiate corrective action.

- i) In the event of any deviations / discrepancies / errors observed during roll out, the sign off will only be given by the Bank once the deviations / discrepancies / errors reported have been successfully rectified by the Vendor.

The Vendor shall depute relevant personnel to attend and resolve the branch problems immediately as per agreed timeframe based on the severity of the issue.

17) External Interface and Integration

The Vendor shall ensure that the CBS shall have the capability to directly interface with such new Applications as may be used by the Bank from time to time. Also the CBS solution must provide for such functional features, given as Functional Requirement in RFP.

The vendor will be responsible to providing interface for all the existing 3rd party applications used by the bank and also for any of the third party application in future without charging any commercial

18) Future Developments

Future changes to the Banks internal systems as per Banks requirements, as specified by regulatory bodies (e.g. enhancements in Bank master/ Customer Product Database etc.) may have an impact on the proposed CBS and the vendor has to cater to those accordingly within stipulated time defined by the Bank.

19) Effective Date

Means the date on which sign off given by Bank for successful delivery and installation of all software, Interface, services from vendor as maintained in RFP to the satisfaction of Bank. Bank will appoint person/group of persons/ outside agency for testing of successful installation and delivery of the products as mentioned in RFP. Authorised person will sign off the acceptance of product.

20) Vendor Performance Metrics & Management:

Vendor performance will be monitored and recorded as necessary over the duration of the contract with respect to satisfactory fulfilment of all contractual obligations. Performance assessments may comprise of:

- Compliance with service levels;
- Availability of services within established timelines; and Escalation Matrix.

Part –IV

Commercial Bid

1) Price/ quotes

- a) The prices quoted by the Vendor shall exclusive of all taxes, levies, cess, excise and custom duties, installation, etc. that need to be incurred. The prices quoted will also include transportation to respective sites, insurance till supervision, commissioning and final acceptance by the Bank.
- b) The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the CBS or other software that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes arising during the subsistence of this agreement, and the Bank shall not pay any additional cost for the same.
- c) Terms of payment as indicated in the Purchase Contract that will be issued by the Bank on the selected Vendor will be final and binding on the Vendor and no interest will be payable by the Bank on outstanding amounts under any circumstances. If there are any clauses in the Invoice contrary to the terms of the Purchase Contract, the Vendor should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows “Clauses, if any contained in the Invoice which are contrary to the terms contained in the Purchase Contract will not hold good against the Bank and that the Invoice would be governed by the terms contained in the Contract concluded between the Bank and the Vendor”. Vendor should ensure that the project should not suffer for any reason.

2) Payment Terms

- a) One time cost if any will be paid after completion of project and Vendor has to raise invoice for same with supporting sign off from the Bank.
- b) Monthly recurring charges will be paid after completion of every month. Bank will inform to vendor by email if any discrepancy found in invoice within three working days to vendor. Bank will inform vendor within 5 working day to if any penalty charges (as per sec 30 of Part-1) due for the month. Penalty will deduct from monthly payment. The payment shall be made within a fortnight of the delivery of invoice to the BANK if any discrepancy not found.
- c) Taxes will be paid extra by Bank as applicable.
- d) If the Bank acquires additional branch licenses, then the rates quoted for one time cost of implementation and monthly recurring cost will be made applicable for each additional branch license, as per proposal submitted to BANK
- d) The cost quoted above will remain fixed for a period of 5 years.

- e) Bank will guarantee a minimum of 13 Branches and 1 Ho/RO for a period of 3 years.
- f) TDS shall be deducted by the bank as per Income Tax laws of India.
- g) Penalty if any as per RFP will be deducted from the Bills

Annexure – I

Forwarding Letter

To

Managing Director
Sadhana Sahakari Bank Ltd,

Sir,

Reg.: Our bid for **Providing Core Banking Solution & Implementation**

We submit our Bid Document herewith.

We understand that

- a) You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.
- b) If our Bid for the above job is accepted, we undertake to enter into and execute when called upon by the purchaser to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
- c) If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract. Vendor means the vendor who is decided and declared so after examination of commercial bids.

Dated at _____ this _____ day of _____ 2020.

Yours faithfully

For _____

Signature: _____

Name: _____

Annexure II**Eligibility Criteria**

S.NO.	Eligibility Criteria	Documents to be Submitted
1.	The bidder must be an Indian firm/ organization registered under Indian Companies Act.	Copy of Certificate of Incorporation issued by Registrar of Companies
2.	The bidder should have a minimum turnover of Rs.10/- Crores for last 3 audited Financial Years (2017-18,2018-19 & 2019-20) & Profit making for last three financial year	Copy of the audit Annual Reports and /or certificate of the Chartered Accountant.
3.	The bidder should not be blacklisted by any Bank/Central/State Govt. dept. /Public Sector Unit.	Certificate from Company Chief Executive as per Annexure
4.	Bidder or its partner should have been in the business of CBS provider on ASP for a period exceeding three years as on 30.06.2020.	Work Orders confirming year and area of activity.
5.	The bidder's DC & DR from where the CBS services would be offered, should be at least a Tier 3 and or above certified facility.	1) Tier III Certificate and or above
6.	Bidders should provide a detailed time schedule for the total implementation of the project	Copy of detail time schedule with implementation plan should be provided by the bidder
7.	The bidder should provide address details of their data center, project office and support center for personal visit by the concerned Bank officials.	Copy of address detail should be provided.
8.	The Original Software Developer [OSD] should preferably have an ISO/CMM Certification.	Photo copy
9.	The Product is developed in India and OSD should have proper facilities for product enhancements and customer support to support directly or through their Authorized Partner in India especially in Pune or nearby Area.	Self-Declaration
10.	The CBS proposed should be a proven solution with minimum 20+ satisfied urban co-operative Banks in India. The Bank may cross-check with all the clients of the OSD regarding the performance of the Software and Support standards and can reject the Vendor if they get negative feedback from the any of the clients even if they are technically qualified in the BID.	Photo copy of purchase orders
11.	The CBS Solution must have experience in integrating with NPCI Network either directly or	Photo copy of purchase orders

	through an Authorized Service Provider at least in 5 Cooperative Urban Banks in India.	
12.	Proposed Application must be a Robust 3-Tier Browser Based Solution and implemented in Urban Co-operative Banks having more than 30 - 40 Branches of a single Bank and having more than 200 branches collectively from all Co-op Bank clients.	Self-Declaration
13.	The solution should be browser base and preferably machine Independent	Self-Declaration
14	Bidder should provide background check of employees deputed on Bank project for non-criminal.	Self-Declaration

Annexure III**DETAILS OF THE VENDOR**

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

S. No	Item	Details
1	Name of Company	
2	Postal Address	
3	Telephone and Fax numbers	Telephone: FAX:
4	Constitution of the Company	
5	Name and designation of the person authorized to make commitments to the Bank [An authorization letter is required from the company]	
6	Email Address	
7	Year of commencement of Business	
8	GST Number	
9	TAN Number and PAN Number	
10	Turnover for last 3 Financial Year 2017-18 2018-19 2019-20 Attached Certified copy of the Accounts with Tax Audit Report	
11	Supports Centres	
12	Propose DC site	
13	Propose DR site	

Annexure IV

Undertaking for Vendor

To

Managing Director
Sadhana Sahakari Bank Ltd,

Dear Sir(s),

Sub: RFP for

We, M/s _____, the undersigned, hereby confirm that we have read and understood the eligibility criteria and fulfil the same.

- a) We further confirm that all the information as per requirement of the Bank have been included in our bid.
- b) We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.
- c) We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within stipulated time.
- d) All the details mentioned RFP and in the other tender documents submitted by us are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage of evaluation, the bank has the right to reject the proposal and disqualify us from the process.
- e) We hereby acknowledge and unconditionally accept that the Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the BID and related documents, in short listing of vendors for providing the turnkey Project.
- f) We also acknowledge the information that this response of our Company for the Bank's BID process is valid for a period of 12 month, for the short-listing purpose, from the date of expiry of the last date for submission of our response to BID and related documents.
- g) We understand that the Bank will not accept any extraneous conditions that may be stipulated by the vendors in their offer and the Bank reserves the right to adhere to the terms stipulated by it in the BID documents and to the extent modified, if any, by the Bank during the technical evaluation. We also agree that the vendors, whose offers are otherwise technically compliant, will have to adhere to the Bank's terms and conditions, based on which, the Bank has sought the offers irrespective of the terms or deviations contained in vendor's offer.

- h) We have noted that the Bank reserves the right to reject any proposal not submitted in the required formats and with the required information.
- i) The Bank may at its absolute discretion waive any minor non-conformity in any offer. The Bank's decision in the matter will be final and the same shall be binding on us.

Seal & Signature of the Authorized Official

Annexure -V

Non-discloser Agreement format

(To be executed on a non-judicial stamped paper of requisite value based on place of execution)

WHEREAS, we, _____, having registered Office at _____, hereinafter referred to as the Company, are agreeable to execute “_____” as per scope defined in the Request for Proposal (RfP) No. **Dated ***, **, 2021** for The **Sadhana Sahakari Bank Ltd**, (hereinafter referred to as the BANK) and,

WHEREAS, the COMPANY understands that the information regarding the Bank’s Infrastructure shared by the BANK during execution of project is confidential and/or proprietary to the BANK, and

WHEREAS, the COMPANY understands that in the course of submission of the offer for the said RFP and/or in the aftermath thereof, it may be necessary that the COMPANY may perform certain jobs/duties on the Bank’s properties and/or have access to certain plans, documents, approvals, data or information of the BANK;

NOW THEREFORE, in consideration of the foregoing, the COMPANY agrees to all of the following conditions, in order to induce the BANK to grant the COMPANY specific access to the BANK’s property/information, etc.;

The COMPANY will not publish or disclose to others, nor, use in any services that the COMPANY performs for others, any confidential or proprietary information belonging to the BANK, unless the COMPANY has first obtained the BANK’s written authorisation to do so;

The COMPANY agrees that information and other data shared by the BANK or, prepared or produced by the COMPANY for the purpose of submitting the offer to the BANK in response to the said RFP, will not be disclosed to during or subsequent to submission of the offer to the BANK, to anyone outside the BANK;

The COMPANY shall not, without the BANK’s 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 COMPANY 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.

	Yours sincerely,		
Date	Signature	of	Authorised
	Signatory ...		
Place	Name	of the	Authorised
	Signatory ...		
	Designation ...		

Annexure –VI**Branches details of Bank**

Sr.No.	Branch Name	Address
1	Head Office.	S.No.225/4,Shivam Complex, Aakashvani, Pune-Solapur Road, Hadapsar Pune Maharashtra 411028
2	Sasanenagar Branch	Surv. No. 28 Prithvi Complex, Sasanenagar, Pune Maharashtra 411028
3	Hadapsar Branch [Main Branch]	225/4 Shivam Complex, Akashvani, Pune Solapur Roadhadapsar,Pune Maharashtra 411028
4	Sade Satara Nali	Sade Satara Nail, Gate No.173/174/175 D.S.K. Sundarban. Ground Floor, Shop No. 4 & 5Sade Satara Nali, Havelipune Maharashtra 411028
5	Ghorpadi,	Showroom No.2, Gran Exito Building, B. T. Kawade Road, Ghorpadihaveli pune Maharashtra 411001
6	Mundhava Branch	Ingale Park, Near Orbis School, Manjari Roadkeshav Nagar, Mundhawapune Maharashtra 411036
7	Kharadi-Pune Branch	Surv. No. 7/3/5, Saddguru Plaza, Ground Floor+First Floor, Near Zensarkharadigao Roadpune Maharashtra 411014
8	Kondwa Branch	Kondwa-Saswad Road, Main Chowkkondwa Khurdpune Maharashtra 411048
9	Marketyard Branch	581/6 A.S.G.S Towers, Pmt Bus Stop, Gultekadimarketyard,Pune Maharashtra 411037
10	Phursungi	Hissa No.4+5A,S.No.154,Om Hightsphursungi, Tal Haveli,Pune Maharashtra 412308
11	Manjari Budruk Manjari	“Nana Krupa”Sr. No 104/17/1Gopal Patti Manjari Bkpune Maharashtra
12	Undri	Property No 585,586. Ground Floor,Undri Gavthan,Undri Chauk, Tal-Haveli,Dist-Punepune Maharashtra 411078
13	Loniat	Post Loni Kalbhor ,Tal-Haveli,Dist Punepune Maharashtra 412201

14	Sinhagad Road	Surv. No. 66/5/A/1 Wadgao Bru. Rutika Complex, Ground Floor, Sinhagad Roadpune Maharashtra 411051
15	Bhosaris.	No.202/A/1/16, Sant Dnyaneshwar Nagar,Shastri Chauk,Bhosari-Aalandi Road,Bhosaripune Maharashtra 411039
16	Chaufulagat	No.176,Bhori Pardhi, Bhori Pardhi-Solapur Road,Tal-Daund, Dist -Punepune Maharashtra 412201
17	Uttamnagar	Uttamnagar Branch 1St Floor, Upbazar Vyapari Sankul,S.No. 15/1/2, Uttamnagarpune Maharashtra 411023
18	Chinchwad	Sadhana Chambers, Near To Post Office,Chafekar Chouk,Chinchwadpune Maharashtra 411033
19	Saswad	Branchannad Plaza, Pune-Saswad Road, Near Reliance Pump, Saswad, Taluka-Purandar,Sade Satara Nali, Havelipune Maharashtra 412301
20	Koregaobhima	Dherange Building, Pune-Nagar Road, Koregaobhima, Taluka Shirur,Pune Maharashtra 411001
21	Wagholigat	No.118/1, First Floor, Blue Sky Icon Building,,Front Of Moze College, Ahamdnagar Road, Wagholi, Pune Maharashtra 412207
22	Chakangat	No 1172,Chakan-Shikrapur Road,Dattanagari, Front Of Ghatkar Hospital,Chakan,Tal-Khed,Dist-Pune410501 Ma
23	Shikrapur	Shikrapur Branch Gat No.1360, Laxmi Complex, Ground Floor,Shop No.13 & 14, Chakan Chauk, Shikrapur, Tal Shirur,Pune Maharashtra 412208
24	Shirvalgat	No.2,525K, Punyai Complex, Ground Floor,Shp No.4,5,6.Shirval, Tal-Khandala, Dist-Satarashirval Maharashtra 412801
25	Manchar,	Trimurti Complex Shop No 11&25,S.N. 129/3+6+11, Pune-Nashik Road, Manchar Tal-Khedpune Maharashtra 410503
26	Alephata	Alephata,Pune Branch Gat No.446, Matoshri Prideground Floor, Shop No. 6 &7 Alephata, Tal Junner,Pune Maharashtra 412411

27	Vashivashi	Warehouse Yunit No.15, Plot No 2A,Sector -19, C, Vashi,Navi Mumbai Maharashtra 400709
28	Kolhapur	C.T.S.No. 518/14 K, Ward No E 1, New Shahupuri. Near To S.T.Stand, Station Road, Kolhapur Maharashtra 416012
29	Ex-Counter	C.T.S.No.1003 B,Sane Guruji Bhavan Compaund,Hadapsar Gaon,Pune Maharashtra 411028

Annexure -VII**Functional Requirement**

1	CBS AND OTHER STATUTORY MODULES ON ASP BASIS FOR BRANCHES AND HEAD OFFICE WITH 2ND FACTOR AUTHENTICATION
2	EMAIL ALERTS FOR TRANSACTION
3	SMS MODULE PUSH AND PULL
4	ANTI MONEY LAUNDERING
5	CKYC
6	EKYC
7	CTS
8	PMJJY AND PMBSJY
9	ATAL PENSION YOJANA
10	ALL NPCI NACH FUNCTIONALITY WITH H2H AND ALL THE MODULES AEPS, ABPS, CBDT VALIDATION, MANDATE MANAGEMENT, E-MANDATE ETC.
11	PFMS AND CBDT INTERFACE
12	RTGS/NEFT IDRBT INTERFACE
13	LOAN ORINATION SYSTEM
14	BBPS INTEGRATION WITH ATM, MOBILE AND BRANCH
15	KIOSK INTERFACE
16	MIS CALL ALERT
17	INTERFACE TO CCIL PRODUCTS
18	INTERNET BANKING RETAIL AND COMMERCIAL WITH ALL FEATURES
19	WHATS APP INTEGRATION
20	PERSONALIZED CHEQUE PRINTING
21	CIBIL AND OTHER CREDIT BUREAU INTERFACE
22	STATEMENT ON MAIL
23	TAB BANKING
23	NPA MODULE
24	LOAN RECOVERY MANAGEMENT SYSTEM
25	SHARES MODULE
26	PAN VERIFICATION NSDL INTERFACE
27	15 G/15 H AUTO GENERATION & REPORTS
28	GST MODULE
29	PIGMY MODULE
30	INVESTMENT MODULE
31	REBATE CALCULATION
32	THIRD PARTY API INTERFACE
33	REPORTS AS PER RBI & STATUTORY REQUIREMENT
34	DEAF AND DEATH CLAIM MODULE
35	CUSTOMER IDENTIFICATION UNIFICATION MODULE

36	API INTERFACE FOR GOVT. AUTHORITIES LIKE INCOME TAX, TINNSDL, TRACES, EFILING, NSDL, UIDAI, GST PORTAL, IRDA, PMSBY, CERSAI, ROC, CENTRAL REGISTRAR, XBRL RBI ETC
37	DASH BOARDS FOR EXECUTIVES IN CBS AND MOBILE
38	INTERFACE TO THIRD PARTY ATM SERVICE PROVIDER FOR ATM\POS\ECOM
39	INTERFACE TO THIRD PARTY ATM SERVICE PROVIDER FOR IMPS\UPI\BBPS\QR CODE
40	DOCUMENT MANAGEMENT SYSTEM
41	AUDIT MANAGEMENT SYSTEM
	MANDATORY REPORT
1	CTR/STR/CCR
2	OSS 1 TO 9
3	ALM
4	DEAF
5	FORM - IX
6	TIME & DEMAND
7	SLR/CRR REPORT
8	ASSET & LIABILITY
9	FORM - VIII, UNCLAIMED DEPOSITS REPORT
10	FORM - II , STATEMENT OF UNSECURED LOANS AND ADVANCES TO DIRECTORS
11	REPORTS AS PER RBI & STATUTORY REQUIREMENT
12	MSW - WEEKLY BALANCE SHEET
13	MSM - OUTSTANDING BALANCES & OVERDUE - ADVANCES
14	MSQ - QUARTERLY BALANCE SHEET
15	CONTROL & MONITORING RETURNS
16	ASSET LIABILITY MANAGEMENT
17	RBI RETURNS
19	ALL STATUTORY MIS AS PER RBI /GOVT REQUIREMENT /
20	BRANCH LEVEL GENERAL REPORTS
21	CUSTOMER DELIVERABLE REPORTS / STATEMENTS/NOTICES
22	MIS REPORTS
23	ALL DAILY, WEEKLY, MONTHLY, STANDARD REPORTS LIKE TRIAL BALANCE, DEPOSIT & ADVANCES BALANCE REPORT ETC.
24	ALL FINANCIAL & NON-FINANCIAL EXCEPTIONAL REPORTS
25	AUDIT LOGS
26	REPORTS AS PER REQUEST FROM BANK
27	

Annexure -VIII**Format for Commercial proposal**

Sr. No	Products	Details	Quotation in Rupee	
			One time implementation charges if any	Monthly Recurring charges if any
1	CBS and other statutory modules on ASP module	Per Branch/ Ext counters per month		
2	ATM Switching Charges	Per ATM per month		
3	Mobile/IMPS/UPI/ BBPS Banking	For Bank		
4	KIOSK Interface	One time		-----
			Per Transaction charges	
5	SMS Charges	Transactional (per SMS)		
6		Promotional SMS (per SMS)		
7	E-Commerce/POS Charges	Per transaction		
8	ATM Per transaction Charges	Per transaction On us financial		
9	ATM Per transaction Charges	Per transaction On us non-financial		
10	ATM Per transaction Charges	Per transaction issuer financial		
11	ATM Per transaction Charges	Per transaction issuer non-financial		
12	IMPS/Mobile/UPI/ BBPS Banking	Per Transaction Charges		
13	ATM card per card charges	Including Pin Mailer, welcome kit charges & delivery charges	Per Card	

14	ATM Re-pin	Per Re-pin including delivery charges	Per Re-Pin	
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Annexure -IX

Pre Bid Query Format

(Company Letter head)

Sr. No.	Page No.	Point No.	Tender Original Clause	Clarification	Request for change /addition/modification deletion