

Contai Co-operative Bank Ltd.

Dated: 09/09/2022

REQUEST FOR QUOTATION

FOR

On Boarding of Application Service Provider for Mobile Banking Solution along with IMPS Switch and Solution, UPI Switch and Solution and BBPS Interface with Reconciliation on OPEX model.

Contai Co-operative Bank Ltd.



Head Office: Contai Co-operative Bank Ltd. Contai, Purba Medinipur,

West Bengal-721401

1. General Information

1.1 Disclaimer:

The information contained in this Request for Quotation (RFQ) document or subsequently provided to interested parties, whether verbally or in documentary form by or on behalf of Bank by any of their authorized employees or advisors or consultants, is provided to Bidder based on the terms and conditions set out in this RFQ document only and any other terms and conditions subject to which such Information is provided.

This RFQ document is not an agreement and is not an offer by the BANK to any other party. The purpose of this RFQ document is to provide Bidder with information to assist the formulation of their bid for short listing and final selection for appointment as Application Service Provider for Mobile Banking Solution along with IMPS and UPI. Bidder, if so, required may approach the BANK for any further information. However, the BANK is not obliged to furnish any part or whole of information sought by Bidder.

The BANK may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the Information including the qualification process in this RFQ document at any time including prior to submission of the bids.

The BANK reserves the right to accept or reject any or all Applications and qualify or disqualify any or all applicants without giving any reasons. The BANK will not entertain any claim for expenses in relation to the preparation of RFQ submissions.

1.2 Objective:

Contai Co-operative Bank Ltd. wants to introduce a Mobile Banking Application to leverage their customer service across the state. Mobile phone is a common technology device that become part of every individual in the information era. As part of this plan, Bank proposes to implement Mobile Banking Application along with IMPS Switch and Solution, UPI Switch and Solution, Interface with BBPS and Reconciliation all solutions on OPEX Model. **The proposed solution will be hosted at Bidder certified Data Centre (DC) and Disaster Recovery Center (DRC) along with appropriate Hardware, Software and all necessary security components.** Bidder is expected to make all efforts and commitment to make this project successful within the specified timeline.

2 Important Dates

The following is an indicative timeframe for the overall process. The Bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be communicated to the affected Respondents during this RFQ process.

Particulars	Details
RFQ Title	On Boarding of Application Service Provider for Mobile Banking Solution along with IMPS Switch and Solution, UPI Switch and Solution and BBPS Interface along with Reconciliation on OPEX model.
RFQ Ref. no. 571/22-23	
RFQ sharing date	09/09/2022
RFQ submission last date and time	17/09/2022 upto 15:00 HOURS in hardcopy as mentioned below
Submission of RFQ at	Head Office Contai Co-operative Bank Ltd. Purba Medinipur, West Bengal -721401
Technical Presentation	22/09/2022 Head Office Contai Co-operative Bank Ltd. Purba Medinipur, West Bengal -721401

The Bidders shall submit the Technical Bid & Commercial Bid in sealed envelope in two parts. The envelope containing technical bid shall be marked as “**TECHNICAL BID**”. The envelope containing commercial bid shall be marked as: “**Commercial Bid**”. Both the envelopes put into an outer envelope and marked as: “**Response for On Boarding of Application Service Provider for Mobile Banking Solution along with IMPS Switch and Solution, UPI Switch and Solution and BBPS Interface with Reconciliation on OPEX model**”. If above bid is found to be not properly sealed, the bid is liable for rejection. Soft copy (in CD/Pen Drive) of complete technical bid shall also be submitted along with hard copy. The bidder should certify that the contents of the CD/Pen drive are the same as that provided by way of hard copy. Technical Bid will contain product specifications / response to functional and technical specifications whereas Commercial bid will contain the pricing information as per the Bill of Material given in the RFQ.

The Bank reserves the right to accept or not to accept any bid or to reject a particular bid at its sole discretion without assigning any reason whatsoever.

3 Additional Information

3.1 A Brief Description of Contai Co-operative Bank Ltd.

Contai Co-operative Bank Ltd. (CCBL), Contai (hereafter referred as “the Bank”), came into existence in the year 1945. The bank is having its registered office at Contai, Purba Medinipur, West Bengal-721401. The Bank is also having Banking License No. UBD/W.B 652P, Dated 18/11/1986 from Reserve Bank of India to transact Banking business.

Contai Co-operative Bank Ltd. is one of the oldest Co-operative Banks of our country. It was established on the 31st March 1947 with a paid-up share capital of just Rs. 1890.06(Lacs). The Bank is having total member of 81873 as on 31st March 2021.

Prosperity to customer relationship has been the motto of Contai Co-operative Bank Ltd. for the last 75 years. Contai Co-operative Bank Ltd. continues to function with the glorious tradition in public services. Besides being the largest Urban Co-operative Bank in Eastern India, Contai Co-operative Bank Ltd. has now 16 fully computerized Branches located in Purba Midnapore, Paschim Medinipur, Kolkata and Hooghly. Contai Co-operative Bank Ltd. attributes this success to its undying spirit to serve the common man and to the sharpening of its competitive edge by constantly upgrading technology to match international standards. The Bank is fully computerized and offers convenient working hours. Contai Co-operative Bank Ltd. has introduced a wide range of schemes at attractive interest rates both for General and Senior Citizen, which has become very popular, especially among the middle-class in view of the easy repayment plans.

The bank presently has 16 branches across Purba Midnapore, Paschim Medinipur, Kolkata and Hooghly. These branches are controlled through Head office. All the branches are covered in Enterprise-Wide Network of Core Banking Solution (CBS). The Bank has its own Data Centre in its Head Office located at Contai, Purba Medinipur.

4 Bidder's Capability and similar project experience

Sr. No	Eligibility Criteria	Supporting Documents
1	The bidder must be a Government Organization / PSU / Partnership / LLP or a Public / Private Limited Company in India and operating in India for at least 3 years as on date of the RFQ	Certificate of Incorporation and other Documentary evidence to be attached
2	The Bidder should have not been blacklisted/barred/disqualified by any Public Sector Bank/NBFC/Financial Institution / PSU / GOI department as on date of submission of Bid	Self-declaration by competent authority of the bidder on Bidder's letterhead
3	The bidder should have minimum average annual turnover of INR 2.5 Crore during last three financial years (i.e., 2019- 20, 2020-21 and 2021-22). This must be the individual company average turnover and not of any group of companies	Audited financial statement signed by statutory auditor or duly certified by chartered accountant consisting of balance sheet and profit and loss account statement for the latest three financial years must be submitted i.e., 2019-2020,2020-2021,2021- 2022. In case of 2021-2022 provisional financial statement signed by statutory auditor or duly certified by chartered accountant will be accepted
4	The bidder should made profit after tax for last three (3) financial years. This must be the individual company profit and not of any group of companies.	Audited financial statement signed by statutory auditor or duly certified by chartered accountant consisting of balance sheet and profit and loss account statement for the latest three financial years must be submitted i.e., 2019-2020,2020-2021,2021- 2022. In case of 2021-2022 provisional financial statement signed by statutory auditor or duly certified by chartered accountant will be accepted
5	The bidder should have executed at least THREE (3) Mobile banking projects along IMPS, UPI & Interfacing with BBPS in Co-operative Banks (UCB/DCCB/SCB)/Commercial Banks/Public Sector Banks during last Five (5) year	Credentials from clients in form of Purchase Orders / Contract Agreement/Client certificate etc. is required

5 Detailed Scope of Work

Scope of Services

The detailed scope of work is described below, Bidder should go through all the requirements in details. Bidder should propose a complete solution which considers all business requirements of the bank. The Data Centre of the Bank and Service Providers should have proper secured wired and wireless data network protection mechanisms. The Bank reserves the right to change the scope of RFQ considering the Bank's requirements.

Currently Bank using WISEBANK Enterprise Core Banking Application provided by ISSAC Technologies Pvt. Ltd. implemented at Bank's DC/DR. The network connectivity needs to be established from Bidder DC/DR with Bank's DC/DR where CBS application hosted. **Bidder should build interface with Bank's CBS application. However, during the project tenure if bank changes their CBS Application in future, Bidder has to provide the interface with new CBS application without any additional cost.** Bidder should propose Mobile Banking Application along with IMPS Switch and Solution, UPI Switch and Solution, Interface with BBPS and Reconciliation on OPEX model. **The proposed solution will be hosted at Bidder certified Data Centre (DC) and Disaster Recovery Center (DRC).** Bidder will be responsible for implementation & maintenance of an end-to-end solution with required hardware, software, database, middleware, etc. including customization, training to Bank officials. **You are requested to submit PCIDSS certificate and all other security related certificate in the name of your organization and proposed DC/DR sites. Bidder to provide all the functionalities as specified in the Section 7.2, during the project tenure which includes few functionalities which are not currently applicable for Contai Co-Operative Bank Ltd. but in future during the project tenure if it is applicable to Contai Co-Operative Bank Ltd then the same has to be delivered without any additional cost.**

Bidder has to propose required connectivity/ bandwidth sizing from their certified DC/DR to Bank's DC/DR through their Technical Proposal and also provide the details of service provider availability in the certified DC/DR. Bidder should coordinate with the bandwidth service provider for termination and manage the links during the project tenure. Bank will be placed the purchase order to service provider directly as recommended by Bidder with the T & C. Bidder has to conduct VAPT audit and submit detailed report at Bidder own cost for all proposed solutions including of all customization points (the specific version to be implemented) before go-live for all mobile operating system On behalf CCBL, Bidder should coordinate to host the Mobile Application at Play store / Apple Store / equivalent for Android, IOS etc. and the ownership of account should be in CCBL's name.

The project tenure is 5 (Five) years from the date of go-live of Mobile Banking Solution along with IMPS Switch and Solution, UPI Switch and solution along with Reconciliation on OPEX model.

Bidder scope would primarily include the following:

5.1 Mobile Banking Solution

- i. The proposed Mobile Banking Solution should be implemented interfacing with Bank's Core Banking Solution. The proposed solution should have functionality for handling retail as well as corporate customers of Bank on Mobile Channel. The proposed solution should also support interfacing with ATM switch, Internet banking, interfacing with BBPOU for BBPS and other channels of the Bank (Existing and future within a project tenure) for seamless integration, parameterization, customization etc.
- ii. The solution should include, but not limited to, the following:
 - a) The solution should deliver the listed services as given in the scope document.
 - b) Bidder should implement the solution at Bidder DC, DR-Site and UAT environment.
- iii. Any software required / needed for making the solution live and running to be provided by Bidder throughout the contract period without any additional cost to the Bank.
- iv. The proposed solution should be compatible in terms of communication/ synchronization with Bank's Core Banking Solution.
- v. To provide support for trouble shooting and enhancements in the Services during the contract.
- vi. To implement proposed Mobile Banking solution by interfacing with Bank's Core Banking application and interfacing with NPCI for IMPS, UPI, BHIM, BBPS or any other services offered by NPCI (Existing and future) within a project tenure without any additional cost to the Bank.
- vii. The proposed solution should also support interfacing with Financial Transaction Switches proposed by Bidder for seamless integration, parameterization, customization etc. as required with appropriate security guidelines issued by all statutory authority within a project tenure without any additional cost to the Bank.
- viii. The solution should be integrated online banking channel offering a central transaction management, business logic orchestration and application administration. Single integration with host systems with a unified data architecture model.
- ix. The solution offered should comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by all statutory authority. The solution should also comply with any further guidelines and mandates issued by all statutory authority for Mobile Banking Transactions. Bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law or new rules from RBI/IBA/MFI/NPCI/Bank for providing the Mobile Banking services to The Bank.
- x. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to Android and iOS. Bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to the Bank. Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to the Bank.
- xi. The proposed solution should be compatible with all the Basic Mobile Phones, versions, Feature Phones, and Smartphones & Tablets meeting the industry standards.
- xii. The proposed solution should be able to provide various MIS reports required time to time to the Bank management and/or statutory authorities within a project tenure without any

additional cost to the Bank and which should be configurable in nature.

- xiii. The proposed solution should follow an enterprise model (perpetual license) at Corporate Level and there should not be any restriction in terms of number of users or volume of transactions in either way for Android and iOS.
- xiv. Bidder has to ensure the flawless switching of all the services under purview of this RFQ to Disaster Recovery (DR) site during DR drill as and when decided by Bank/statutory authority or in case of non-availability of primary / DC site.
- xv. The proposed solution should be well versed with functionality as of now to support English language. In future if the Bank wish to/mandatory required any additional languages within the project tenure, Bidder without any additional cost to the Bank.
- xvi. Bidder has to offer technical and functional support of the service for contract tenure post implementation of solution. During the project tenure, Bidder must provide onsite technical and functional resources for providing support to the Bank's staff as and when required.
- xvii. Bidder will be required to provide technical support to Bank during the entire contract period.
- xviii. For any new platform/model/OS/upgrade, Bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India.
- xix. The proposed solution should be compliant with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016 and subsequent guidelines.
- xx. Bidder needs to mention any other security feature supported by the system with details and architecture of security components. Bidder should provide an application to the Bank Staff, Bank Call Centre Users and any other user designated by the Bank for real time transactions monitoring with related reports, complaint tracking module along with customer management. Bidder will have to include version upgrade and enhancements in services on account of industry dynamics as a part of the Annual Maintenance. Any development work of such type will be carried out by the technical team of Bidder.
- xxi. Bidder must undertake suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law/RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for Mobile Banking services.
- xxii. Bidder will have to provide a detailed process for registration and activation of mobile banking. The process needs to be simple, easy to understand and secured for better acceptability by consumers with minimum technical knowledge.

5.1.1 Detailed Scope of Work

Bidder is required to supply, configure, customize, maintain, and support a solution for mobile banking, which also includes but not limited to:

- i. Supply, installation, customization / development, Training, and maintenance of required solutions (including all relevant solution(s)/ software license(s).
- ii. Provide API between Bank's existing CBS application with Mobile Banking solution. Bidder is

responsible for the any other external APIs as required for the proposed solution. However, if the Bank changes their CBS Application in future, Bidder has to provide interface with the new CBS application without any additional cost during the tenure of the contract.

- iii. Provide interfaces required to integrate the solution with Core banking solutions, ATM Switch and BBPOU or any other delivery channels within the project tenure without any additional cost to the Bank.
- iv. Training to the Bank.
- v. Provide hand-holding support during roll-out.

Description of the envisaged scope is enumerated in the subsequent sections. However, the bank reserves its right to change the scope of the RFQ considering the size and variety of the requirements and the changing business conditions which shall be mutually discussed and agreed at that point in time.

Based on the contents of the RFQ, Bidder shall be required to independently arrive at a solution to support Bank's requirements, after taking into consideration the effort estimated for implementation and the resources and the equipment requirements. The Bank expressly stipulates that on board of Bidder under this RFQ is on the express understanding that this RFQ contains only the principal provisions for the entire assignment and that delivery of the services and the deliverables in connection therewith are only a part of the assignment as per the defined scope of work. Bidder 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.

Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the Bank. The Bank will not accept any plea of Bidder later for omission of services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the RFQ.

Bank will undertake the Audit/vulnerability assessment and penetration testing of the solution by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the solution, same has to be carried out by the vendor without any additional cost to Bank.

Details of the services required to be provided by Bidder are mentioned in the following sections.

5.1.2 Hardware

To maintain desired SLA, Bidder should maintain required hardware along with security components as per statutory guidelines at their certified DC & DR.

5.1.3 Implementation

Bidder shall design the solution architecture considering the licensing requirements for all the

functional requirements of the Bank.

As part of the implementation:

- i. Bidder shall prepare a project plan and a resource deployment plan for implementing mobile banking solution in the Bank.
- ii. Bank has decided to use a **phased roll-out approach** for implementation of mobile banking solution.

Go-Live has to be done only after implementation of all the functionalities requested by the Bank as part of Section 7.2 and responded by Bidder as “Fully Compliant” or “Customized”.

- i. There shall be stabilization period of 30 days post go-live of mobile banking solution. During this period, Bidder is also expected to provide hand-holding services to the operations team.
- ii. Bidder is expected to ensure that functionalities currently being used by the Bank or being envisaged by the Bank are made available.
- iii. Bidder is expected to ensure all the regulatory requirements for mobile banking solution are made available without any extra cost.
- iv. Bidder is expected to carry out a requirement study for the functionalities and services required by the Bank, to gain understanding of the business requirements.
- v. Bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank, at no additional cost to the bank.
- vi. Bidder is expected to assist the bank in performing UAT of the solution as part of deployment and subsequent changes. Bidder will prepare test cases, documents and shall be responsible for securing necessary approval from Bank.
- vii. Bidder is expected to customize the solution based on requirements of bank. All the statutory and regulatory requirements of the bank, impacting the solutions to be implemented under the scope of this project, will be provided to the bank at no additional cost to the Bank during the period of the contract.
- viii. Bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.
- ix. Bidder is responsible to impart requisite training to the Bank.

The project with all the deliverables as defined in table above pertaining to proposed solution covering all the requirements given in this RFQ is to be completed as per the timelines mentioned in section 6.14.

An acceptance test may be carried out on mobile banking solution, after completion of above stages, jointly by the third party appointed by bank and/ or representatives of the bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the mobile banking solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the mobile banking solution meets the requirements of the Bank as envisaged in the RFQ.

5.1.4 User Acceptance Testing

As part of the User Acceptance Testing, the Bank's expects the following from Bidder:

- i. Share the project plan well in advance with Bank and accordingly the team should work to complete the UAT on time.
- ii. Bidder is expected to assist the bank in performing UAT of the solution. Bidder will prepare test cases and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.
- iii. Bidder- would also be responsible to independently test the solution for its working and also assist the Bank's core team in the testing of the solution.

An acceptance test may be carried out on Mobile Banking solution, after completion of above stages, jointly by the third party appointed by the Bank and/ or representatives of the Bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by the Bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the Mobile Banking solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the Mobile Banking solution meets the requirements of the Bank as envisaged in the RFQ.

5.1.5 Solution Management & Hand-Holding Support

Bidder is expected to provide following services, but not limited to:

- i. Provide solution management services for project duration post go-live of the entire system.
- ii. Provide post go-live hand-holding support from a central location.
- iii. Provide complete onsite, fulltime support as and when required (at the Bank specified centralized location) during implementation and rollout. Bidder will deploy its employee(s) at the Bank location during this period and the hand holding can be extended for a period of six months basis mutual consent.
- iv. Provide specialist resources for areas in scope to close the gaps identified during this period.
- v. The solution management will commence after the successful completion of stabilization/ handholding phase.

5.2 IMPS Switch and Solution

The Bank intends to implement the IMPS Switch & Solution on OPEX Model at Bidder's DC and DRC. The proposed IMPS Switch Solution should seamlessly interface with Bank's Core Banking Solution and other applications such as Internet Banking, Mobile Banking, SMS gateway of the Bank, as applicable. However, if the Bank changes their CBS Application, Bidder has to provide interface with the new CBS application without any additional cost during the tenure of the contract.

The IMPS solution should include, but not limited to, the following:

- i. The IMPS Switch solution should meet the functional and technical requirements as mentioned in Section 7.2.
- ii. The vendor should implement the IMPS solution on ASP Model i.e., at Bidder's DC and at Disaster Recovery Site. Any other software licenses required for the proper functioning of the solution as per the RFQ should be factored by the Bidder.
- iii. The solution should be integrated with online banking channel offering a central transaction management, business logic orchestration and application administration.
- iv. To implement proposed IMPS Switch solution by interfacing with Bank's Core Banking application and interfacing with NPCI using XML message format and any other type used by NPCI.
- v. Bidder has to undertake to incorporate, at no cost to the Bank, suitable changes/ amendments in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law or new rules from RBI/IBA/MFI/NPCI/Bank for providing the IMPS Switch services to the Bank throughout the tenure.
- vi. The proposed solution should be capable of providing various MIS/ customized reports which should be configurable in nature.
- vii. IMPS Switch should be capable of processing 150 TPS.
- viii. Bidder must ensure that the proposed solution will encompass any new products offered by NPCI during the contract period.
- ix. Bidder must ensure that the proposed solution architecture will support any future integration with IMPS with or without major changes. Bidder to provide essential API and SDK.
- x. Bidder will have to include version upgrade and enhancements in services on account of industry dynamics as a part of the Annual Maintenance. Any development work of such type will be carried out by the technical team of Bidder.

5.2.1 IMPS Solution Implementation Scope

Bidder is required to configure, customize, maintain, supply and provide support of IMPS Switch on OPEX, which also includes but not limited to:

- i. Supply, installation, customization / development, implementation, and maintenance of required solutions including all relevant solution(s).
- ii. The proposed solution should follow an enterprise model at Corporate Level and there should not be any restriction in terms of number of users or volume of transactions in either way.
- iii. Provide interfaces required to integrate the solution with Core banking solutions
- iv. Provide solution helpdesk.
- v. Provide Training to the Bank.
- vi. Provide hand-holding support during roll-out of the IMPS Solution.

Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the Bank for running IMPS solution successfully. The Bank will not accept any plea of Bidder at a

later date for omission of software & services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the RFQ.

- i. The selected vendor shall be required to facilitate and extend technical support during the certification of proposed IMPS Switch solution with NPCI.
- ii. IT Security being prime concern; Solution should not breach the security of any other installations of the Bank in any way.
- iii. The Bank will undertake the Audit/vulnerability assessment and penetration testing of the solution by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the solution, same has to be carried out by the vendor without any additional cost to Bank.

5.2.2 Hardware for IMPS Solution

To maintain desired SLA, Bidder should maintain required hardware along with security components as per statutory guidelines at their certified DC & DR.

5.2.3 Implementation

Bidder shall design the solution architecture considering the requirements for all the functional requirements of the Bank.

As part of the implementation:

- i. Bidder shall prepare a project plan for implementing IMPS solution for the Bank.
- ii. The Bank has decided to use a phased roll-out approach for implementation of IMPS Switch solution.

Go-Live has to be done only after implementation of all the functionalities requested by the Bank as part of Section 7.2 and responded by Bidder as “Fully Compliant” or “Customized”.

- i. There shall be stabilization period of 30 days post go-live of IMPS solution. During this period, Bidder is also expected to provide hand-holding services to the operations team.
- ii. Bidder is expected to ensure that functionalities currently being used by the Bank or being envisaged by the Bank are made available.
- iii. Bidder is expected to ensure all the regulatory requirements for IMPS solution are made available without any extra cost.
- iv. Bidder is expected to carry out a requirement study for the functionalities and services required by the Bank, to gain understanding of the business requirements.
- v. Bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the Bank, at no additional cost to the bank.
- vi. Bidder is expected to assist the Bank in performing UAT of the solution as part of deployment

and subsequent changes. Bidder will prepare test cases and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.

- vii. Bidder is expected to customize the solution based on requirements of the Bank. All the statutory and regulatory requirements of the Bank, impacting the solutions to be implemented under the scope of this project, will be provided to the Bank at no additional cost to the Bank during the period of the contract.
- viii. Bidder would be expected to manage, maintain and monitor the solution for the period of the contract.
- ix. Bidder is responsible to impart requisite training to the Bank.

The project with all the deliverables as defined in table above pertaining to proposed solution covering all the requirements given in this RFQ is to be completed as per the timelines given in section 6.14.

An acceptance test may be carried out on IMPS solution, after completion of above stages, jointly by the third party appointed by bank and/ or representatives of the bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the IMPS solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the IMPS solution meets the requirements of the Bank as envisaged in the RFQ.

5.2.4 User Acceptance Testing

As part of the User Acceptance Testing, the Bank's expects the following from Bidder:

- I. Share the project plan well in advance with the Bank and accordingly the team should work to complete the UAT on time.
- II. Bidder is expected to assist the Bank in performing UAT of the solution. Bidder will prepare test cases and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.
- III. Bidder would also be responsible to independently test the solution for its working and also assist the Bank's core team in the testing of the solution.

An acceptance test may be carried out on IMPS Switch solution, after completion of above stages, jointly by the third party appointed by bank and/ or representatives of the Bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by the Bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the IMPS Switch solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the IMPS Switch solution meets the requirements of the Bank as envisaged in the RFQ.

5.2.5 Solution Management and Hand-holding Support

Bidder is expected to provide following services, but not limited to:

Provide solution management services for project duration post go-live of the entire system.

5.2.6 Hardware for UPI Solution

To maintain desired SLA, Bidder should maintain required hardware along with security components as per statutory guidelines at their certified DC & DR.

5.2.7 Implementation

Bidder shall design the solution architecture considering the licensing requirements for all the functional requirements of the Bank.

As part of the implementation:

- i. Bidder shall prepare a project plan and a resource deployment plan for implementing UPI solution in the Bank.
- ii. Bank has decided to use a phased roll-out approach for implementation of UPI solution. Go-Live has to be done only after implementation of all the functionalities requested by the Bank as part of Section 7.2 and responded by Bidder as “Fully Compliant” or “Customized”.
- iii. There shall be stabilization period of 30 days post go-live of UPI solution for both Issuer and Acquirer transactions. During this period, Bidder is also expected to provide hand-holding services to the operations team.
- iv. Bidder is expected to ensure that functionalities currently being used by the Bank or being envisaged by the Bank are made available.
- v. Bidder is expected to ensure all the regulatory requirements for UPI solution are made available without any extra cost.
- vi. Bidder is expected to carry out a requirement study for the functionalities and services required by the Bank, to gain understanding of the business requirements.
- vii. Bidder must furnish contract agreements with other vendors whose products or services Bidder would obtain. Bidder must further continue with the same vendors and shall not be permitted to change the vendors after the bid is submitted. Failure to adhere to this clause will attract disqualification of the bid/ contract as well as invoke related damage clauses as specified in Terms and Conditions.
- viii. Bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the Bank, at no additional cost to the Bank.
- ix. Bidder is expected to assist the Bank in performing UAT of the solution as part of deployment and subsequent changes. Bidder will prepare test cases and shall be responsible for securing

necessary approval from stakeholders on acceptance of the test cases.

- x. Bidder is expected to customize the solution based on requirements of the Bank. All the statutory and regulatory requirements of the bank, impacting the solutions to be implemented under the scope of this project, will be provided to the bank at no additional cost to the Bank during the period of the contract.
- xi. Bidder would be expected to manage, maintain and monitor the entire UPI solutions for the period of the contract.
- xii. Bidder is responsible to impart requisite training to the Bank.

The project with all the deliverables as defined in table above pertaining to proposed solution covering all the requirements given in this RFQ is to be completed as per the timelines given in section 6.14.

An acceptance test may be carried out on UPI solution for Issuer, after completion of above stages, jointly by the third party appointed by bank and/ or representatives of the Bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by the Bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the UPI solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the UPI solution meets the requirements of the Bank as envisaged in the RFQ.

5.2.8 User Acceptance Testing

As part of the User Acceptance Testing, the Bank's expects the following from Bidder:

- I. Share the project plan well in advance with Bank and accordingly the team should work to complete the UAT on time.
- II. Bidder is expected to assist the bank in performing UAT of the solution. Bidder will prepare test cases and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.
- III. Bidder would also be responsible to independently test the solution for its working and also assist the Bank's core team in the testing of the solution.

An acceptance test may be carried out on UPI solution for Issuer, after completion of above stages, jointly by the third party appointed by bank and/ or representatives of the bank, and Bidder after the installation is completed, per acceptance test plan finalized and approved by bank.

It is the responsibility of Bidder to resolve any deficiency identified in the performance of the UPI solution, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the entire UPI solution meets the requirements of the Bank as envisaged in the RFQ.

5.2.9 Solution Management and Hand-holding Support

Bidder is expected to provide following services, but not limited to:

Provide solution management services for project duration post go-live of the entire system.

- i. Provide post go-live hand-holding support.
- ii. Provide complete fulltime support during implementation and rollout.
- iii. Provide specialist resources for areas in scope to close the gaps identified during this period.

The solution management will commence after the successful completion of stabilization/handholding phase.

5.3 Interface

Bidder should provide application interface to Bank's Core Banking Solution (Existing and future), ATM Switch (Existing and future), Internet Banking (Existing and future), eFRM, FRM, SMS Gateway (Existing and future), Bank's selected BBPOU for providing BBPS Solution as well as for new products within the tenure with no additional cost to Bank.

5.4 Reconciliation Solution

Bidder is responsible for performing the Reconciliation of all the delivery channels on T+1 calendar day/real-time as per the regulatory guidelines or as per the requirement of the Bank. In future, if there is any change in the reconciliation process as per the regulatory guidelines or as per the requirement of the Bank then the same has to be carried out or to be implemented without any additional cost to the Bank. (All statutory changes within a project tenure will not be considered as Change Management and no additional cost will be paid to the Bidder)

6 Terms and Conditions for submission of the Quotation

6.1 Request for Quotation (RFQ)

Contai Co-operative Bank Ltd. intends to engage an Application Service Provider for the scope defined in this tender document towards Supply of Mobile Banking Application, IMPS Switch and Solution, UPI switch and solution and Interface with BBPS along with Reconciliation in OPEX Model (Bidder certified DC and DR).

6.2 Language of the Bid:

The Language of the Bid shall be English only.

6.3 Currency of the BID:

All prices and monetary terms to be quoted in INDIAN RUPEES (INR) only.

6.4 All Pages of the Bid to be signed in Ink:

The Bidder, through its official so authorized to sign the Bid, shall sign on all the pages of the Bid, except those which are printed material in the nature of annual reports etc.

6.5 Performance Guarantee (PBG):

- i. As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) of INR 5,00,000 for the tenure of 5 years with a claim period of additional 6 months. The PBG shall be submitted within 15 days of the issuance of Purchase Order from the Bank.
- ii. The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium; commission etc. with respect to the PBG shall be borne by the Successful Bidder.
- iii. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favour with authorization to sign the documents.
- iv. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number.
- v. In the event of the Successful Bidder being unable to service the contract for whatever reason, Bank may invoke the PBG.
- vi. In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, the Bank may invoke the PBG.
- vii. Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. Bank shall notify the Successful Bidder in writing of the exercise of its right to receive such compensation within 14 days from the issuance of written demand for PBG's revocation, indicating the contractual obligation(s) for which the Successful Bidder is in default.
- viii. The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by the Bank due to inadvertence, error, collusion, misconstruction or misstatement.

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

6.6 Assignment

Neither the contract nor any rights granted under the contract shall be sold, leased, assigned, or otherwise transferred, in whole or in part, by the vendor, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Bank.

If Bidder undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc. The service level agreement executed with Bidder after award of purchase order shall be considered to be assigned to the new entity and such an act shall not affect the rights of the Bank under the executed service level agreement.

6.7 Subcontracting

The vendor may not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the vendor under the contract without prior explicit written consent of the Bank. Consortium not allowed.

6.8 Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by the Vendor. The Vendor should allow the Reserve Bank of India (RBI) or persons authorized by it or audit agency/personnel identified by Bank to access CCBL documents, records or transaction or any other information given to, stored or processed by Vendor within a reasonable time failing which Vendor will be liable to pay any charges/ penalty levied by RBI/Bank.

Vendor should allow them to conduct audits or inspection of its books and account with regard to Bank by one or more officials or employees or other persons duly authorized by the Bank.

The Bank at its discretion may appoint third party for auditing the activities of onsite/offsite services and operations of entire services provided to the Bank. The proposed solution should comply with and be certified to the standards of PA-DSS (Payment Application Data Security Standard) and Bidder should have carried out Information Security and usability audit of the solution interface, copy of which is required to be submitted along with the bid. Subsequent security and usability audit findings highlighted in the pre/post implementation audits are required to be rectified by the Vendor within 1-2 months from the date of audit report furnished.

The Bank may also decide to carry out pre-launch audit of the application by an internal or external agency. The findings of the pre-launch audit need to be rectified by the Vendor before going live. Bank would undertake audit/vulnerability assessment and penetration testing of the application by third party/independent auditors as per requirement of the Bank/Regulatory authorities. Consequence to any observation, if any changes are required in the application, same has to be carried out by the vendor without any additional cost to the Bank.

The external and internal auditors of the bank will be given right to review internal controls of the Vendor. Any weaknesses highlighted during the audit must be promptly rectified especially where such weaknesses may affect the integrity/internal controls of the system and/or solution offered to the Bank.

6.9 Terms of Payment:

The Bank recognizes that all payments to the Bidder under this RFQ and subsequent agreement are linked to and dependent on successful achievement and acceptance of milestones / deliverables / activities set out in the RFQ and therefore any delay in achievement of such milestones / deliverables / activities shall automatically result in delay of such corresponding payment.

Payment will be released by the Bank after deduction of applicable taxes at source of the agreed payment to the bidder (for which contract will be executed) in stages on completion of the activities as per the phases defined in the scope of services under the RFQ.

No advance payment will be made. Further, it may be noted that the criteria mentioned below is only for the purpose of effecting agreed price payment. The selected Bidder shall cover the entire scope including deliverables. Payment will be based on phases as detailed in the Project scope. Aside from the amount payable by the Bank to the selected bidder for the Scope of Work as given in the RFQ, the Bank shall not pay any extra amounts.

Recovery of Penalty:

(I) Amount of penalty applicable will be recovered/adjusted while making payment to the bidder. In case no payment is due to the bidder, vendor will submit an unconditional undertaking to pay the pending penalty amount or damages immediately after demand from the Bank. The Bank reserves the right to recover the penalty amount by any mode such as adjusting from any payments to be made by the Bank to the Bidder.

The Payment terms will be applicable for all application such as Mobile Banking, IMPS Switch & Solution, UPI Switch & Solution along with Reconciliation only after execution of Contract Agreement are as follows:

6.9.1 One time Cost:

One time cost should include Implementation charges, Development charges, API development between CBS and Mobile Banking Application, API with any other 3rd Parties required for proposed application, Training, Customization, Infrastructure setup and allocation etc. and will be paid for all applications such as Mobile Banking, IMPS and UPI after successful implementation (Go-live), sign off and acceptance by the bank as below:

- i. 50% of onetime cost for Mobile Banking will be paid post Go Live of Mobile Banking application with RBI compliance for Android version.
- ii. 50% of onetime cost for Mobile Banking will be paid post Go Live of Mobile Banking application with RBI compliance for iOS version.
- iii. 100% of onetime cost for IMPS will be paid post Go Live of IMPS application.
- iv. 100% of onetime cost for UPI will be paid post Go Live of UPI application.

Notes on One time Cost:: All empaneled bidders are requested to submit the all kind of API cost between CBS and Mobile Banking proposed application. The payment terms will be remaining same.

6.9.2 Transaction Cost (Operational Expenditure):

Successful Financial and Non-Financial Transaction cost will be paid quarterly in arrears as per rate mentioned in commercial Bill of Material.

6.9.3 Customization Cost (if Any)

- i. 75% of customization cost on actual will be paid after successful implementation post UAT of the customization point and sign off and acceptance by the Bank.
- ii. 25% of the customization cost will be paid after 1 month post GO LIVE or completion of customized points and sign off and acceptance by the Bank
- iii. Customization cost (if any) starts only after successful completion of all requirement points mentioned in section - 7.2 and sign-off by the Bank. The customization cost will be mutually decided based on man days efforts quoted by the vendor mentioned in non TCO item.

6.9.4 Reconciliation Cost

100% of cost will be paid quarterly in arrears as per the rate mentioned in commercial Bill of Material for all successful financial reconciled transactions and sign off and acceptance by the Bank. Bidder has to submit the appropriate quarterly report to justify the tax invoice.

6.10 Software maintenance & support services

- i. Bidder shall provide remote troubleshooting (to be supervised from the Bank IT Department) / customer support mechanism from any single location.
- ii. The Maintenance and Support Services will cover all product upgrades, modifications, enhancements that have to be provided to the Bank without any additional cost.
- iii. Enhancements would include changes in the software due to Statutory and Regulatory changes during the project tenure and new statutory and new regulatory changes adapted by the banking industry in India during project tenure without any additional cost to the Bank.
- iv. Modifications would include minor changes, bug fixes, error resolutions and minor enhancements that are incidental to proper and complete working of the application.
- v. Upgrades would include product releases made by Bidder to incorporate technological changes, consolidating all bug fixes within software solution supplied and under same technology platform without any additional cost.
- vi. For any customization requirement, Bidder & the Bank shall mutually arrive at the effort estimate and Bank shall use the rate card provided by Bidder in Commercial bid for any mutually agreed payouts.
- vii. Bidder always agrees to meet the service levels as specified in this RFQ document.
- viii. Prompt receipt, analysis and reporting of reported deficiencies in the operation of the software and supply of information and advice on such deficiencies.
- ix. Unscheduled, on call, corrective and remedial maintenance and support services at in-scope locations.
- x. Program Errors correction for in-scope software:

- xi. Bidder shall use its best efforts in remedying any program error. All Program Errors shall be reported in accordance with the procedure prescribed in respect thereof and shall be accompanied by sufficient information including the input data that generated the program error so as to enable Bidder to reproduce and verify the reported program error. On receipt of request together with all such information and data Bidder shall use all-out efforts, consistent with the severity of the program error, to remedy such program error which is within the purview of the system logic, that it has been able to reproduce and verify. Such remedies may include providing instructions to the Bank to cure the program error or delivering updates at no additional cost. Bidder warrants that any or all program errors that are reported will be remedied.
- xii. In the event, Bidder determines that the error reported/ problem notified in the support request is not a Program Error, it shall advise the Bank whether it can correct or assist in resolving such error/problem on a best effort basis.
- xiii. Updates/Upgrades/New releases/New versions for in-scope software: Bidder may from time-to-time release Updates/Upgrades/New releases/New versions and notify the Bank about the same. Bidder agrees that all such Updates/Upgrades/New releases/New versions released under same technology platform, as and when released during the term of shall be provided to the Bank at no additional charges. For any Updates/Upgrades/New releases/New versions, Bidder should take prior approvals from the Bank.
- xiv. All requests for Enhancements that may be required for any reason by the Bank shall be made in accordance with the procedures to be established by the Bank in this regard.
- xv. Bidder shall rectify any corruption in the application software at no extra cost to the Bank.
- xvi. Bidder shall ensure almost 'nil' downtime of software, prompt execution of customization and enhancement requirements, version control mechanism and also to develop smooth upgrades and version changes and feedback mechanism.
- xvii. Bidder agrees that software support will include specifically the helpdesk, update, upgrade, technical guidance on usage of features and functionality, problem solving and troubleshooting including operational errors/bug fixation, rectification of bugs, enabling features of the licensed software already provided exclusive of new software licenses, providing additional user-controlled reports, enabling parameterized features, future product information, migration path details. Bidder agrees that the support will be rendered in the normal course and in emergencies, support will be extended through telephone, fax, and email and that such instances should be an exception.
- xviii. Obligation of the Bidder: In the course of rendering the aforesaid Software Maintenance & Support services, Bidder shall be responsible for the following:
 - xix. Bidder shall render both on-site (if needed) or off-site maintenance and support services to the Bank. The Software Maintenance and Support Services shall be provided from the Support Centre.
 - xx. Bidder shall assign personnel of appropriate qualifications and experience to perform the services in order to fulfill its obligations.

- xxi. Bidder shall designate one of its personnel as the SPOC, to interact with the Designated Customer Support Contact from the Bank for the purposes of getting approvals, progress report, discussing and resolving issues, arranging meetings, etc.
- xxii. Bidder shall exercise requisite control and supervision over its personnel in the course of rendering the services and make best efforts to ensure that the services are rendered in a continuous and uninterrupted manner.
- xxiii. Bidder should provide escalation matrix along with name, designation, contact number and official email ID to the Bank.
- xxiv. Bidder will respect the confidentiality of all information given to it by the Bank and will not divulge such information to any third party or other units without the consent of the Bank.
- xxv. Bidder shall impart to the authorized employees of the Bank, additional technical and/or user training in respect of any corrected software provided or change in architecture, if required by the Bank.
- xxvi. Bidder shall provide onsite training for one week (pre-roll-out) to the Staff of Bank and Contact Centers along with the manuals for user/administrator portal.
- xxvii. Bidder shall provide user manual/media kit for application software, including manuals for operation, maintenance instruction, etc. Bidder is required to submit two set of complete technical documentation, brochures, user manuals etc. in soft as well as hard copies. The documentation should include details regarding application architecture, database, network infrastructure requirements, back-up and disaster recovery plan. All the manuals shall be in English, and the documentations should be clearly indicative of the overall solution with architecture diagram.
- xxviii. Bidder shall promptly install/implement the corrected software and/or maintenance releases provided at the Designated Location(s) of the Bank at no additional cost or fees or expenses.
- xxix. Bidder shall undertake regular preventive maintenance of the software.
- xxx. All bug fixations / modifications / enhancements relating to the software shall be done by Bidder in a time bound manner. Bidder shall adopt a common, smooth, timely and effective and satisfactory bug/enhancement handling mechanism. Bidder agrees that the errors resulting from the licensed software shall not be attributed to alleged misuse, improper use, alteration or damage by users. Bidder shall compensate the Bank at actuals such financial loss suffered by the Bank if the same financial loss is because of Bidder fails to fix bugs, provide the modifications / enhancements / customization/security issues or gaps in bidder's DC or DR where the proposed solution is hosted as required by the Bank beyond the Limitation of Liability clause mentioned in this agreement.

6.11 Service Level Agreement

The project is service-oriented and the operational portion of the agreement between CCBL and Bidder will be in the form of a Service Level Agreement (SLA). The SLA specifies the expected levels of service to be provided by Bidder to CCBL. This expected level is also called the baseline. Any degradation in the performance of the solution and services is subject to levying penalties as specified in the following sections.

This section indicates the suggested SLA between CCBL and Bidder for the project. A set of parameters has

been identified as key to the successful implementation of the Project. If the performance of Bidder in respect of any parameter falls below the prescribed tolerance limit, a penalty is imposed for the breach. All the payments to Bidder are linked to the compliance with the SLA metrics specified down in this section. During the contract period, it is envisaged that there could be changes to the SLAs, in terms of addition, alteration or deletion of certain parameters, based on mutual consent of both the parties i.e., CCBL and Bidder.

This section describes the service levels to be established for the services offered by the Bidder. Bidder shall monitor and maintain the stated service levels to provide quality service.

Penalties & Service Level Agreement

Bidder shall have to enter into "Service Levels Agreement" with Bank covering all terms and conditions of this tender while providing the service support and onsite/offsite support. Once go-live of application, the services should be available on 365X24x7 basis and hence any technical problem should be resolved within 30 minutes of **first** incident report.

Bidder is expected to response and resolve issue within prescribed time frame based on the severity description decided by Bank mentioned above and needs to strictly adhere to Server Level Agreement (SLA).

The Bank would expect Bidder to commit to the service level assurances. Bidder shall commit to maintain uptime of 99.95% and above per month.

The SLA will be reviewed on a monthly basis. Penalties will be applicable due to downtime of software application.

Bidder shall guarantee 99.95% uptime required for Application, Switch services and DC & DR infrastructure services. Bidder shall be liable for penalties for uptime maintained below 99.95% in a quarter. Bidder should provide system generated availability report for each quarter. Uptime availability could be calculated as below:

$$\text{Uptime Availability in \%} = \{(U - C) - D\} / (U - C)$$

Refer to the below definitions of the parameters.

- i. System Scheduled Uptime (U)
- ii. Scheduled Downtime (C)
- iii. Unscheduled Downtime (D)

Penalties for downtime are as follows:

Sl. No	Uptime availability	Penalties
1	Uptime >= 99.95%	No Penalty
2	99.90% <= Uptime < 99.95 %	1 % of total cost of Quarterly Invoice

3	99.50% <= Uptime < 99.90	2 % of total cost of Quarterly Invoice
4	98% <= Uptime < 99.50 %	3 % of total cost of Quarterly Invoice
5	Uptime < 98%	5% of total cost of Quarterly Invoice

Penalties for Reconciliation – ATM, IMPS, UPI, BBPS and future applications with Payment Gateway

Sl. No	Period	Penalty Amount (Per Settlement Account)
1	1st day	INR 500/- per day
2	2nd day to 3rd day	INR 750/- per day
3	4th day to 6 days	INR 1,000/- per day
4	Beyond 6 days	INR 1,500/- per day

Note: SLA related to Reconciliation may change during the project tenure based on statutory authority regulation.

Penalties, if any shall be calculated for every quarter and recovered from the Quarterly invoices.

6.12 Applicable Law and Jurisdiction of Court

The Contract with Bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Contai (with the exclusion of all other Courts).

6.13 Cancellation of Contract and Compensation:

The BANK reserves the right to cancel the contract of Bidder and recover expenditure incurred by the bank on the following circumstances: -

- i. Bidder commits a breach of any of the terms and conditions of the bid/contract.
- ii. Bidder goes into liquidation voluntarily or otherwise.
- iii. An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid.
- iv. The progress regarding execution of the contract, made by Bidder is found to be unsatisfactory.
- v. After the award of the contract, if Bidder does not perform satisfactorily or delays execution of the contract, the BANK reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, Bidder is bound to make good the additional expenditure, which the BANK may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is

canceled.

6.14 Time Schedule of the Project:

Bidder is expected to adhere to the following timelines:

Solutions	Activity	Timeline		
		M1	M2	M3
Mobile Banking Solution	Delivery, installation, customization, UAT and go-live of Mobile Banking solution on respective play store / Apple Store / equivalent for at-least Android and IOS			
IMPS Switch & Solution	Delivery, installation, customization, UAT, Testing for NPCI certification and go-live of IMPS Switch solution			
UPI Switch & Solution for Issuer	Delivery, installation, customization, UAT, Testing for NPCI certification and go-live of UPI solution for Issuer			

Bidder is expected to integrate the solution with Bank's applications.

6.15 Satisfaction of the Bank:

Bidder has to work closely with the Information Technology Department/Management of the BANK and deliver the services as stipulated in this RFQ to the full satisfaction of the BANK.

6.16 Award of Contract:

The BANK shall issue Letter of Intent (LOI) to Bidder, and subject to fulfillment of other criteria as laid down in the RFQ, shall place firm Purchase Order (PO) on Bidder on acceptance of the LOI by him. The price quoted by Bidder shall be the Total value of the Contract.

6.17 Termination on default:

- If Bidder delays in execution of the complete project for more than 3 months, the BANK may issue notice of termination, and cancel the contract on completion of one month of notice, and also invoke the BG/PBG. The BANK may initiate proceedings against the vendor for Blacklisting etc.
- The BANK shall be in its right to terminate the Contract in case of non- performance of Bidder as per the terms of the contract, and or other conditions for termination on default as mentioned in the RFQ, including termination on the grounds of insolvency etc.
- However, such penalties, liquidated damages and termination shall not be invoked in case the cause of action for completion of an activity/situation is pending with the BANK or the Govt. of West Bengal, such as sign off, clearances, site readiness, deployment of the BANK's resources, clearance on the procedures etc.

6.18 Exit Management

In addition to the requirements mentioned in RFQ, the purpose of this section is to provide details of Bidder assistance during termination or expiration of the contract and exit plan strategy for CCBL. Bidder shall

also have to develop a detailed exit plan within 3 (three) months of signing of contract. The exit plan should have the detailed product wise support services to be provided by Bidder during transition period. CCBL shall have rights to review the exit plan submitted by Bidder and would suggest changes to be made in the exit plan, if any. After that, the exit plan shall be reviewed as and when required by the CCBL.

6.18.1 Handover & Transition of Services

The following shall be covered as a part of the handover & transition of services at the end of contract period or in the event of termination:

- i. If any other agency or service provider is selected by CCBL for providing in-scope services, Bidder through this RFQ shall provide support for necessary handholding, transition, sharing of information and relevant documents and other related support to the complete satisfaction of CCBL. In case if CCBL observes the lack of willingness to manage transit/ sharing of information or lack of support from Bidder (selected through this RFQ), CCBL shall have an absolute discretion to impose penalties and make appropriate deductions from its billing or any other payables to the Bidder.
- ii. Bidder shall provide the termination/expiration assistance, regardless of the reason for termination or expiration. Six (6) months prior to the expiration of the term, or upon Bidder receipt of notice of termination of this contract for any reason, or six (6) months prior to the cessation of any service, and at CCBL's request, Bidder shall provide staff and transition services necessary for CCBL to affect an orderly transition to a third party designated by CCBL.
- iii. Bidder shall provide the necessary transition for the period of 6 months. However, this period of transition could vary depending on the need of CCBL and the same shall be communicated to the Bidder.
- iv. During transition phase, Bidder shall not change or remove their key resources at any locations to enable the successful transition. In case such instances, CCBL shall have right to penalize Bidder appropriately.
- v. During transition phase, Bidder shall deploy a dedicated transition resources to enable the successful transition.
- vi. During the exit management process, it is the responsibility of Bidder to address and rectify the problems identified with the Application of CCBL including installation/reinstallation of the system software, databases, etc. Bidder shall ensure that the existing data is handed over to CCBL in an operational condition to the satisfaction of CCBL.
- vii. The ownership of the assets (including soft and hard components existing and procured through this RFQ) except for those which are taken as a service, at any point of time during the term of the contract or expiry of the contract, shall remain with CCBL. In addition, any information/ data gathered or generated by Bidder during the term of the contract shall be the property of CCBL and the same shall be handed over to CCBL in native format at the end or termination of the contract; and
- viii. During the contract period, Bidder shall ensure that all the documentation including diagrams, policies, procedures, asset registers, configuration documents, procurement documentation, original license and all other documents in relation to the works as per the agreed terms are kept up to date and all such documents shall be handed over to CCBL during the exit management process.

In case CCBL decides to withdraw any services/components from the scope of work during the contract period, Bidder has to facilitate the transition of that service/components in compliance with the above

Clauses.

6.18.2 Transfer of Documents

Bidder shall promptly on the commencement of the exit management period supply to CCBL or its nominated Bidder(s) the following:

- i. Information relating to the current services rendered; and
- ii. Documentation relating to CCBL's data stored in database including the table structure for smooth migration.

Bidder shall provide uninterrupted services on existing terms and conditions till an acceptable alternate solution is agreed by CCBL.

Before the expiry of the exit management period, Bidder shall deliver to CCBL or its nominated service provider or any other agency all new or updated materials from the categories set out in point (1) above, and shall not retain any copies thereof, except that Bidder shall be permitted to retain one copy of such materials for archival purposes only.

6.18.3 Transfer of Agreements

On request by CCBL or its selected service provider or any other agency, Bidder shall affect such assignments, transfers, innovations, licenses and sub- licenses in favor of CCBL or its nominated service provider or any other agency, in relation to any equipment lease, maintenance or service provision agreement between Bidder and selected service provider or any other agency, and which are related to the services and reasonably necessary for the carrying out replacement services.

CCBL and its selected service provider or any other agency shall have the right of access to premises, where the assets are hosted or from where services are being provisioned.

6.19 Force Majeure:

- iii. For purposes of this Clause, "Force Majeure" means an unforeseeable event beyond the control of Bidder and not involving the Bidder fault or negligence. Such events shall include, but are not restricted to, acts of the Government in its sovereign capacity, earthquakes, riots, war or revolutions, fires, floods, epidemics, quarantine restricts and freight embargoes.
- iv. If a Force Majeure situation arises, Bidder shall promptly notify the BANK in writing of such condition and the cause thereof within a period of 7(seven) days from the date of happening of such an event requiring invocation of this force majeure clause. Unless otherwise directed by the BANK in writing, Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performances.

6.20 Confidentiality

Information relating to evaluation and recommendations of the quotations for awarding contract shall not be disclosed to persons not officially concerned with the process, until Bidder is selected and notified

that the contract has been awarded.

6.21 Confidential Information

During the course of the discussions herein, each party may disclose to each other Confidential Information. Confidential Information shall mean all information marked "Confidential" or under any similar legend indicating the confidentiality of the information as disclosed by one party ("Disclosing Party") to the other party ("Receiving Party") or any of its employees or agents of the Receiving Party, except such information as is

- a) Previously known to the Receiving Party at the time of disclosure, or
- b) Independently developed by the Receiving Party and not derived from the Confidential Information supplied by the Disclosing party or
- c) The participation of individuals who have had access to Confidential Information, disclosed to the Receiving Party by a third party without an obligation or confidentiality or
- d) In or subsequently comes into the public domain (other than as a result of a breach of this RFQ).
- e) Required to be disclosed by the Receiving party by law, regulation, court order or other legal process.

The Receiving Party shall hold such Confidential Information in strict confidence for the Disclosing Party and shall not use it except in furtherance of the relationship set forth in this RFP and subsequently the LOI and the PO, or except as it may be authorized by the Disclosing Party in writing. The Receiving Party shall further be responsible for the compliance of the foregoing by its employees or agents.

6.22 Documentation

The selected Bidder will be responsible for documenting all studies carried out for the BANK. This documentation must include business/functional requirements, process flow, security aspects, data flow and database administration at various levels, legacy system interface requirements, program and process modifications, modification implementation dates, and connectivity requirements. These documentations, with version control, must be made available to the BANK for periodic inspection

6.23 Arbitration & Resolution of Dispute

- i. The BANK and Bidder shall make every effort to resolve amicably by direct informal negotiations any disagreement or dispute arising between them under or in connection with the Contract.
- ii. If, within 30 (thirty) days from the commencement of such informal negotiations, parties are unable to resolve dispute amicably, either party may approach for resolution by Arbitrator mutually agreeable to both the parties. The decision of the Arbitrator shall be final and binding on both the parties in accordance with the Arbitration and Conciliation Act, 1996, as amended from time to time.
- iii. All Arbitration proceedings shall be held at Contai, and the language shall be English.

7 TECHNICAL BID FORMS.

7.1 Technical Bid (Cover)

Ref. No.

Date.

To

The Secretary

Head Office: Contai

Contai Co-operative Bank Ltd.

Purba Medinipur,

West Bengal -721401

Dear Sir,

Sub: On Boarding of Application Service Provider for Mobile Banking Solution along with IMPS, UPI, Interface for BBPS and reconciliation in OPEX model.

Having examined the RFQ (dated 09-09-2022) including all terms and conditions, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFQ and in accordance with our quotation and total cost indicated in the Commercial Bi

d and made part of this bid.

We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled timelines.

We agree to abide by this bid for the period of six months from the date fixed for technical bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's notification of award, shall constitute a binding Contract between us.

We also certify that the information/data/particulars furnished in our bid are factually correct. We also accept that in the event of any information/data/particulars proving to be incorrect, CCBL will have the right to disqualify us from the bid.

We understand that CCBL may reject any or all of the offers without assigning any reason whatsoever. Any decision of CCBL in this regard shall be final, conclusive and binding on us.

The above arrangement is binding on our successors and assigns. We agree not to assign these provisions / presents without prior written approval of CCBL.

Yours faithfully,

(Name and Designation)

For and on behalf of

(This letter should be on the letter head of Bidder duly signed by an authorized signatory)

7.2 Functional and Technical Specifications

Functional and technical specification.

Sr. No.	Functional Requirement for Mobile Banking Solution, IMPS and UPI	Bidder 's Response (F/C/N)	Bidder 's Comments
1	Mobile Banking		
1.1	Support: Platforms		
1.1.1	Android		
1.1.2	iPhone/IOS		
1.2	Support: Communication Modes		
1.2.1	GSM		
1.2.2	Any other new technology implemented in future (Bidder has to address any kind of requirement within the tenure of the project without any additional cost to the Bank)		
1.3	Integration with Systems		
1.3.1	Core Banking solution		
1.3.2	ATM switch		
1.3.3	Internet Banking		
1.3.4	SMS Gateway		
1.3.5	IMPS Switch		
1.3.6	BBPS		
1.3.7	FRM / and NPCI eFRM (As of now needs to incorporate with NPCI e-FRM Solution but in future if Bank looks for FRM solution, Bidder has to address requirement within the tenure of the project without any additional cost to the Bank)		
1.3.8	Payment Gateway (Bidder has to address any kind of requirement within the tenure of the project without any additional cost to the Bank)		
1.3.9	Positive Pay		
1.4	Support: Functionalities		
1.4.1	Account information: -		
1.4.1.1	In case a customer has multiple accounts with the Bank, the vetted list must be displayed, so that only authorized accounts are shown.		
1.4.1.2	Balance Enquiry for all Accounts (SB, CA, CC, OD, Loans, RD, FD etc.)		
1.4.1.3	Statement of Account		
1.4.1.4	Mini statement		
1.4.1.5	Cheque Status		

1.4.1.6	Nominee Details		
1.4.1.7	Due date and instalment amount due for payment (For Loan Accounts)		
1.4.1.8	Monitor Term deposit accounts		
1.4.1.9	Access to loan account statement		
1.4.1.11	Positive Pay complete functionalities		
1.4.2	Transaction: -		
1.4.2.1	Within Own Account transfer		
1.4.2.2	Third party account transfer within Bank		
1.4.2.3	Interbank Fund Transfer via. NEFT / IMPS / RTGS etc.		
1.4.2.4	Fund Transfer for MMID / Account & IFSC Based (P2A / P2P/ P2U) / P2M etc.		
1.4.2.5	Bill presentment and payment services through Bill Aggregators		
1.4.2.6	Fee payments / Donations to Temples		
1.4.2.7	Mobile Recharge		
1.4.2.8	Online ticket Booking service (IRCTC/ AIR/ Bus/Movie etc.)		
1.4.2.9	m-Wallet		
1.4.2.10	Online Tax payment / Govt. Duty payment / Statutory Fee Payment etc.		
1.4.2.11	Time deposit request and opening		
1.4.2.12	Fund Transfer International (as on when Bank live within a project tenure)		
1.4.3	Support / Request Services: -		
1.4.3.1	Creation of Recurring Deposit / Fixed Deposit		
1.4.3.2	Request for ATM Debit card		
1.4.3.3	Request for Internet Banking (Registration / Password Re-generation)		
1.4.3.4	Request for TDS statement		
1.4.3.5	Stop cheque		
1.4.3.6	Revoke cheque		
1.4.3.7	Status of Cheque		
1.4.3.8	Request for Cheque book		
1.4.3.9	Email alert configuration		
1.4.3.10	SMS Alert configuration		
1.4.3.11	Block / Un-block all types of cards		
1.4.3.12	ATM / Branch Search with map		
1.4.3.13	Reminders on schedule bill payments		
1.4.3.14	View status of fund transfer		
1.4.4	Content based services: -		

1.4.4.1	Geo-location-based Push / Notification Services		
1.4.4.2	Geo-location-based services for Bank's nearby service outlet		
1.4.4.3	Bank's Branch locator integrated with Open-Source Maps		
1.4.4.4	Bank's ATM locator integrated with Open-Source Maps		
1.4.4.5	Application capability to allow customer to tag the locations / preferences as per his/her preference.		
1.4.4.6	New Product information (Configurable)		
1.4.4.7	IFSC search / lookup		
1.4.5	Personalization: -		
1.4.5.1	Application support for customer preferred language		
1.4.5.2	Application support for Theme / Skin personalization		
1.4.5.3	Customer personalized date / time format		
1.4.5.4	Customer personalized amount format		
1.4.5.5	Color coding for debit and credit figures in statement		
1.4.5.6	Customer originated grouping of default transactions		
1.4.5.7	Customer personalized default beneficiary list		
1.4.5.8	Application support for multiple languages, primarily multilingual and support advertisement of banking product within the mobile banking application		
1.4.5.9	Auto up-gradation of the Application as per OS version		
1.4.5.10	Recharge using phone book numbers		
1.4.5.11	Application capability to be refreshed to fetch details of payees, billers account information, etc.		
1.4.5.12	Capability to support campaign management of new products and loyalty programs for customers		
1.5	Integration with third party service providers/software/middleware		
1.5.1	National Payments Corporation of India (NPCI) for Immediate Payment Services (IMPS) transactions		
1.5.2	National Payments Corporation of India (NPCI) for Unified Payment Interface (UPI) transactions for both Issuer and Acquirer.		

1.5.3	National Payments Corporation of India (NPCI) for Bharat Interface for Money (BHIM) transactions		
1.5.4	Tie-up with third party service providers for Utility bill payment/m- commerce/value added services		
1.5.5	Integration with any other specified Regulatory / Statutory bodies for data submission and monitoring		
1.5.6	Integration with any other system required for enabling the services listed in the earlier section		
1.5.7	Integration with the payment aggregators for the various Merchant payments		
1.5.8	Any other integration specified with any other Regulatory / Statutory Bodies		
1.5.9	Data migration from existing Mobile Banking solution (if any)		
1.5.10	Message format xml		
1.5.11	Socket connection		
1.5.12	Web services/XML over HTTP/HTTPS		
1.5.13	SFTP, etc.		
1.6	Registration and Download activity of mobile banking application		
1.6.1	Registration method:		
1.6.1.1	Branch		
1.6.1.2	ATM		
1.6.1.4	SMS request for registration		
1.6.1.5	Multi-function kiosk (Within a project Tenure & without any additional cost to the Bank)		
1.6.1.6	Web portal (Within a project Tenure & without any additional cost to the Bank)		
1.6.1.7	Contact Centre / IVR (Within a project Tenure & without any additional cost to the Bank)		
1.6.1.8	Referral by active Mobile banking users (Within a project Tenure & without any additional cost to the Bank)		
1.6.2	Downloading mobile banking application		
1.6.2.1	Download URL sent in the SMS for successful registration		
1.6.2.2	Apple Store		
1.6.2.3	Google Play Store		
1.6.2.4	Windows App store		
1.7	Security		

1.7.1	Multi-factor authentication (PIN/OTP / CAPTCHA / Security Question, etc.). Minimum Two factor authentication		
1.7.1.1	One of the factors of Authentication shall be mPin or higher.		
1.7.1.2	Where mPin is used, end-to-end encryption of mPin is mandated		
1.7.2	Data transmission with end-to-end encryption (Standard encryption algorithms like 3DES, AES, RSA, PKI scheme, with minimum encryption strength of 256 bit)		
1.7.3	Platform support for SSL transactions and external certifying authority		
1.7.4	Support to store data in the platform database in encrypted format		
1.7.5	Application-level encryption should be facilitated over the network and transport layer encryption to the maximum extent possible		
1.7.6	Application PIN for accessing the application and non- financial transactions. (In case the customer forgot the APIN, it should be generated online using ATM authentication)		
1.7.7	MPIN for securing financial transactions (In case the customer forgot the MPIN, it should be generated online using ATM authentication)		
1.7.8	Ability to store access credentials in encrypted format in the user's handset		
1.7.9	Ability to lock the application due to multiple incorrect MPIN/APIN attempts, remotely block access, with auto activation after 24 hours for accounts locked due to three incorrect attempts		
1.7.10	Terminate mobile banking session and automatic log off application after lapse of defined period of inactivity(configurable) or when customer presses the back button twice and application should prompt "please press back button to exit"		
1.7.11	Auto blocking/locking of account upon reaching maximum limit of defined transactions		
1.7.12	Audit trails and logging features available in Application server, Web server and Database		
1.7.13	Ability to deny access to handset that does not meet industry standard		

1.7.14	Security alert on registered mobile number on account of excessive activity in the account		
1.7.15	Transaction should be auditable and reliable platform to have intelligence to handle cases like:		
1.7.15.1	Call received while executing transactions		
1.7.15.2	Battery runs out while executing transactions		
1.7.15.3	Drop out in GPRS connection.		
1.7.15.4	Backend and/or host system down		
1.7.16	As of now Cross-border inward and outward transfer are prohibited. Only Indian Rupee based domestic services should be supported. In future if Bank decides to go for International cross-border transfer transactions, Bidder has to provide the facility along with features to the users i.e. Setting all type of Cards, IMPS, UPI, BBPS and any other facilities adopted on time to time basis by Bank, a Usage Limits (Domestic and International), PIN Reset, Hot listing/De-hot listing of Cards, New Card Application request etc. without any additional cost to the Bank in the project tenure. (Limitation is not accepted)		
1.8	Scalability and Availability		
1.8.1	No. of concurrent users the platform can support and handle requests per second (Capable of processing 150 TPS. Bidder has to scale the H/w, S/w sizing accordingly).		
1.8.2	Total time for a typical fund transfer transaction execution		
1.8.3	Restart or recovery process inbuilt in the application in the event of transaction or process failure		
1.8.4	Control features within the application to ensure integrity of data (input and update, maintained totals, audit trails, error reports, etc). Bidder has to provide the standard feature details then only it will be discussed and then it will be decided as a change management or not.		
1.8.5	Support available for load balancing circumstances		
1.8.6	Application scalability to meet the future up gradations to and all new handset/platform coming in the industry		
1.8.7	Application support to work on 3G/4G/5G environment / platform		
1.8.8	Application capability to work on encrypted/non-encrypted mode as per the requirement of the Bank		

1.8.9	Application platform support for native, hybrid-web, hybrid combination (hybrid with additional native UI and code capability) and mobile web app		
1.8.10	Support for Contact Centre log-in or API to integrate with Bank's CRM/Contact Centre for various activities such as:-		
1.8.10.1	View customer registration and activation details		
1.8.10.2	Block stolen handset number		
1.8.10.3	Regenerate access credentials		
1.8.10.4	Change mobile number / handset		
1.8.11	Application should support simulator environment for testing of new features across all devices and respective OS		
1.8.12	Capability of the proposed solution to push notifications regarding new changes over the air without frequent uploading on App store of various platforms		
1.8.13	Solution capability to provide Force Update / Upgrade		
1.9	Reports / MIS, Reconciliation and Monitoring		
1.9.1	Administrator Web portal for reports/MIS, monitoring and reconciliation reports (Bidder has to provide all reports as on when required for Bank to submit it to Bank Management / Statutory Authority to be generated through web portal without any additional cost to the Bank in the project tenure.)		
1.9.2	Compliance of web portal with OWASP (Open Web Application Security Project) standards/guidelines		
1.9.3	Provision to assign specific rights / privileges to platform administrators for secure and restricted access		
1.9.4	Provision to create different user groups with different sets of rights and permission		
1.9.5	Administrator Web portal capability for: -		
1.9.5.1	Search customer record		
1.9.5.2	Approving user creation		
1.9.5.3	Register and De-register users for mobile banking application		
1.9.5.4	Terminate the users		
1.9.5.5	Maintenance of activation requests		
1.9.5.6	Change of Handset / Mobile number of users		

1.9.5.7	All administrator activities logged to indicate the creation, modification and deletion of data		
1.9.5.8	The web portal support to work on maker and checker concept for any addition, deletion, modification request made by the authorized users		
1.9.5.9	Support bulk upload for creation of users		
1.9.5.10	Set thresholds, frequency limits (daily, weekly, and monthly) etc. required for Bank & customer level, global as well as individual level.		
1.9.6	Transaction log reports		
1.9.7	Session log reports		
1.9.8	Transaction wise report (with various filters such as type of transaction / Mode of transaction / Amount wise / Branch wise / Group wise / Financial / Non-Financial)		
1.9.9	Channel based report		
1.9.10	User activity-based report		
1.9.11	Dynamic report generation with query builder features.		
1.9.12	Access to database for ad hoc report generation		
1.9.13	An audit trail of all the registrations done with details of the mode of request, activation type, date, time, etc. stored in the database		
1.9.14	Web portal support to generate reports, logs, audit trails regarding each and every transaction		
1.9.15	Provision to download reports in standard formats namely txt, xls, csv, xml, pdf, etc. (Within a project tenure if any requirement occurs where required XML format for Statutory Authority, Bidder has to provide without any additional cost to the Bank).		
1.9.16	Provision for settling limits for each user / group. The limits include per day/week/month/year limit, maximum and minimum amount per transaction depending on the type of transactions.		
1.9.17	Web portal support for configuration of NEFT on Sundays/Holidays/Weekdays/Saturdays with timing		
1.9.18	Web portal support for configuration of access method, menu items, authentication for financial / non-financial transactions, etc.		

1.9.19	Web portal support for various types of alerts, 1) SMS campaign, Emailers / Bank product / Bank advertisement to be displayed in the downloaded mobile banking application, 2) Offers on fund transfer / M- Commerce transactions, 3) System down alerts		
1.9.20	Web portal support to include an alert and monitoring system to report the system down alert. The number of hours the system remained down with time period during the day/week/month/year		
1.9.21	Availability of Report for system uptime during the day/week/month/year		
1.9.22	Web portal support to generate daily settlement reports for Mobile recharge and other M-Commerce transactions with bifurcation on Bank's commission and amount payable		
1.9.23	Provision to generate reports for registration and activation failure		
1.9.24	Provision to generate report for transactions monthly / quarterly / half- yearly /yearly		
1.9.25	Generate usage statistics with multiple analytics		
1.9.26	Reports on service wise usage		
1.9.27	Provision for an additional software package for reconciliation of IMPS transactions, Fund transfer transactions and M-Commerce (Mobile Recharge/Bill Payment/DTH Recharge, etc.) transactions		
1.9.28	The predefined pages of the web portal should handle web application security threats like Cross-site scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure Cryptographic storage, Failure to restrict URL access		
1.9.29	Web pages in the portal to solely communicate via SSL		
1.9.30	The administrator portal should have detailed audit logs. Support should be there for the logs to be stored in a detachable WORM device. The audit logs should be capable of being used for forensic evidence		

1.9.31	Solution to support Call Centre log-in OR API to integrate with Bank's CRM/Call Centre for various activities such as: -		
1.9.31.1	Issue Unlocking Code		
1.9.31.2	Reissue Activation Code		
1.9.31.3	Blocking / unblocking of all types of cards based on customer request through mobile Banking Application		
1.9.31.4	Green PIN generation through One Time Password through Mobile Banking Application		
1.10	Support and Maintenance		
1.10.1	Provision to inform System downtime activity to the bank 48 hours before the schedule maintenance activity through email		
1.10.2	Provision to send prior notification to Bank through email and telephone, In case of exigency, if any unscheduled system maintenance activity that needs to be carried out to keep the system up		
1.10.3	Ability to provide a 365x24x7 telephone number and email ID to be used for reporting		
1.10.4	Issues and problem resolution. Escalation matrix with email ID and problem classification with time period for resolution		
1.10.5	Availability of an experienced support team for quick problem resolution and corrective measures		
1.10.6	Provision for Push notification of system down to customers through the application over the air, if required by Bank		
1.11	Statutory and regulatory requirements / enhancements		
1.11.1	Ability of the solution offered to comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI/NABARD/NPCI and any other regulatory body with any further guidelines and mandates issued for Mobile Banking Transactions.		
1.11.2	Ability to propose a version update plan with new enhanced features with scheduled timelines of deployment		
1.12	Standard for Mobile banking solution		
1.12.1	Mandatory compliance of the mobile banking application with the PA- DSS guidelines/standards		

1.12.2	The proposed mobile banking solution should offer protection against the following specified risks: -		
1.12.2.1	Protecting customer's sensitive information from exposure to unintended third parties		
1.12.2.2	Preventing identity impersonation from lost or stolen mobile devices or device credentials		
1.12.2.3	Preventing account takeover or identity impersonation from credentials harvested via key loggers or other malware		
1.12.2.4	Prevent money laundering from the use of compromised accounts (AML is provided by Bidder only so need to integrate internally & in future if Bank looks for new AML within the tenure of the project, then the Bidder has to integrate with the new AML system without any additional cost to the Bank.)		
1.12.2.5	Prevent smurfing (splitting of large financial transactions into smaller transactions)		
1.12.2.6	Prevent the disguise of mobile transaction totals, origin and destination		
1.12.2.7	The mobile banking solution should comply with the security principles and practices for authentication of mobile banking transactions as stated by The Reserve Bank of India		
1.12.2.8	OS Security check up. Application should have capability to detect if the application is running on a jail-broken/rooted /malware infected device		
1.12.2.9	Capability of the Application to read SIM serial no. and IMEI (International Mobile Equipment Identity) number		
1.12.2.10	Application must prevent hackers from accessing the app in a case where the device is rooted or jail-broken		
1.12.2.11	Blacklisting/Blocking of older versions of the Application on the back end, if there is a security breach		
1.12.2.12	Security logging where all security events that happen inside the application should be logged and sent to the back-end server		
1.12.2.13	Prevent account data from being intercepted when entered into a mobile device		
1.12.2.14	Prevent account data from compromise while processed or stored within the mobile device		

1.12.2.15	Prevent account data from interception upon transmission out of the mobile device		
1.13	Compliance to Usability Audit - Best design practices to benchmark.		
1.13.1	Branding, positioning and persuasion		
1.13.2	Home screen / Layout and landing screens		
1.13.3	Navigation		
1.13.4	Information architecture		
1.13.5	Graphics and Animation / Text		
1.13.6	System User Dialogue and Forms		
1.13.7	Accessibility		
1.13.8	Task efficiency		
1.14	Visual Clarity		
1.14.1	Control and Feedback		
1.14.2	Functionality and Features		
2	IMPS		
2.1	Supply, installation, maintenance and Technical Support for Multitenancy IMPS Switch at Bank's DC & DRC.		
2.2	IMPS Switch will support existing IMPS services i.e., P2P, P2A, P2M, P2U, and Foreign Inward Remittance as per latest IMPS specifications document issued by the NPCI.		
2.3	IMPS Switch will support minimum 5 lac transactions per day and 120 transactions per second.		
2.4	IMPS switch to exchange messages for IMPS transactions with NPCI interface using ISO8583 or any other type used by NPCI.		
2.5	IMPS switch will connect to SMS gateway to send success / error SMS receipts using SMS gateway		
2.6	Certification with NPCI for all IMPS services.		
2.7	3-way auto reconciliation for all IMPS transactions.		
2.8	API should be provided for P2P, P2A, P2U, P2M and file upload to integrate other channels or with partners.		
2.9	To enable IMPS switch to send success / failure SMS receipts using SMS gateway		
2.10	To enable IMPS switch to send emails out to the beneficiary and remitter using SMTP e-mail gateway		
2.11	SMS and web-based query for status of transaction		
2.12	Auto reversal with appropriate status		

2.13	Dispute management system		
2.14	The successful Bidder has to provide interface with any other systems whenever required in future by the Bank at no additional cost to the bank.		
2.19	Bidder should do Certification with NPCI for IMPS services.		
2.20	Other Requirements		
2.20.1	IMPS fund transfer through Internet Banking whenever Bank gets approval from RBI		
2.20.2	Withdraw Cash at ATM and CRM using UPI		
2.20.3	Withdraw Cash through ATM and CRM from any CCBL ATM using Mobile authentication/ authorization		
2.20.4	Scan & Pay (QR Code)		
2.20.5	Payment Reminders		
2.20.6	View status of fund transfer		
2.20.7	Real time - Card Block & unblock facility		
2.20.8	Payment Limits at application level with utilization details and should have facility to each User to modify (user restrictions)		
2.20.8.1	Daily Limit		
2.20.8.2	Daily Number of Transactions		
2.20.8.3	Monthly limit		
2.20.8.4	Monthly Number of Transactions		
2.20.9	Admin Portal		
2.20.9.1	Admin Portal should sync with Member Bank Account Balance & should have facility to update as soon as transaction get performed & should provide appropriate balance as on when required.		
2.20.9.2	Monitor real-time IMPS Transactions.		
2.20.9.3	Configuration parameters in view mode (channel wise amount daily, monthly limit setting, charges etc.		
2.20.9.4	Blocking user's Mobile handset temporarily		
2.20.9.5	Blocking user mobile handset if lost or not in use		
2.20.9.6	Reset of Application PIN and MPIN		
2.20.9.7	Sending various type alerts for campaign of product features.		
2.20.9.8	Password management for administrative users		
2.20.9.9	Approving/registering and de-registering users		
2.20.9.10	Customer education through product demo to promote adoption		

2.20.9.11	Capability to push important notification / context sensitive news		
2.20.10	Safety Tips		
2.20.11	Calendar		
2.20.12	Calculator		
2.20.13	UPI Dashboard		
2.20.14	Manage UPI Contacts		
2.20.15	Generate QR Code		
2.20.16	MIS		
2.20.16.1	Date wise transaction report (On-Us (Inward, Outward), Off-Us (Inward, Outward) – Success & Decline - NPCI Cycle wise		
2.20.16.2	Date wise Mobile Banking Registrations.		
2.20.16.3	Monthly date-wise On-Us, Off-Us, Inward & Outward transaction summary – Successful & Declined.		
2.20.16.4	Date wise charges report.		
2.20.16.5	Monthly customer wise transaction report.		
2.20.16.6	Date wise Branch wise Transaction report.		
2.20.16.7	Date wise reconciled & un-reconciled entries - Cycle wise		
2.20.16.8	User activity-based report.		
2.20.16.9	Interchange & Charges report with GST details		
2.20.16.10	Date-wise Business & Technical Decline Report		
2.20.16.11	Customized Reports required for Bank / statutory authorities on time to time within a project tenure without any additional cost to Bank.		
3	UPI		
3.1	The architecture of the UPI solution should allow Bank's system to be easily integrated and the technology used should be easily adoptable and portable to the bank system		
3.2	Virtual Payment Address (VPA) Management		
3.2.1	Bulk VPA Creation – Ability to create Bulk VPA and associates Account		
3.2.2	- Customized and special VPA creation		
3.3	Application should be enabled with send/receive notification through GCM (Google cloud Messaging) and SMS		
3.4	Supports customer to set limit/capping on value and volume of fund transfer per day/week/month at application level.		

3.5	UPI Mobile Application should support UPI functionalities as per NPCI specifications published on their website during the contract period from time to time		
3.6	The UPI solution should have its own security features, so it does not process any request that comes from outside banking host system		
3.7	The system should have provision to provide front end for capturing the outward UPI transactions with required AML checks and Maker checker concept.		
3.8	Additional features of the UPI solution		
3.8.1	Enable / Disable on screen log		
3.8.2	Enable / Disable file log		
3.8.3	Reset on screen log		
3.9	Complaint Management & Dispute Management		
3.10	Number of transactions processed from start to current		
3.11	Transactions per second TPS		
3.12	Number of success transaction		
3.13	Number of status unknown transaction		
3.14	Number of failed transactions with response code		
3.15	Total running time in hours, minutes and seconds		
3.16	Status of original and Verification requests for a given transaction		
3.17	Business decline transactions for the day/month/year		
3.18	Technical decline transactions for the day/month/year		
3.19	No of Reversal Processed (Debit & Credit)		
3.20	No of Registration Done for the day/month/year		
3.21	No of Transaction done my Other App and Bank's App		
3.22	Profiling, Simulation and Debugging of UPI Scenario in production by configuring at User Level and/or Service Level		
4	Reconciliation		
4.1	Bidder is responsible for performing the Reconciliation of all the delivery channels on T+1 calendar day/real-time as per the regulatory guidelines or as per the requirement of the Bank.		

4.2	All successful financial Transactions only performed through all delivery channels (Mobile Banking, IMPS, UPI, BBPS and additional products added within the tenure) needs to be considered for reconciliation.		
4.3	The Bidder to ensure security and confidentiality of the data or information obtained from the Bank and should comply with the IT security / IS policy of the Bank from time to time.		
4.4	The Bidder needs to support Bank staff to handle all delivery channel (Mobile Banking, IMPS, UPI & BBPS) disputes. (Bidder has to provide all reports as on when required for Bank to submit it to Bank Management / Statutory Authority without any additional cost to the Bank in the project tenure.)		
4.5	The Bidder should provide a portal to Bank HO & Branch staff generate all delivery channel reconciliation reports (reconciled, un-reconciled as well as reports suggested by Bank time to time, to register dispute all digital transactions (IMPS, UPI, BBPS, AEPS, Mobile Banking etc.)		
4.6	All reconciliation should be done on T+1 calendar day/real-time as per the regulatory guidelines or as per the requirement of the Bank. In future, if there is any change in the reconciliation process as per the regulatory guidelines or as per the requirement of the Bank then the same has to be carried out or to be implemented without any additional cost to the Bank.		
4.7	The Bidder should be able to store online data up to 2 years in the system and store all the data beyond two years in backup hard disk / backup tapes.		
4.8	Bank would be conducting UAT (User Acceptance Testing) of the solution to ensure the functionality of the entire solution and for any customization / enhancement / additions during the contract period without any additional cost to the Bank. UAT setup has to be provided by the Bidder.		
4.9	The Bidder should share the details of all the test cases in details and the Bidder should take the sign-off from the Bank before going live of the product and customization.		

4.10	If Bank is not satisfied with the product in UAT, the Bidder should be ready to change and customize the module as per the Bank's requirement and satisfaction.		
5	Standards for Mobile Banking Application		
	<p>The proposed mobile banking solution should offer protection against the following specified risks:</p> <p><u>Privacy</u></p> <ul style="list-style-type: none"> · Protecting customer's sensitive information from exposure to unintended third parties. · Preventing identity impersonation from lost or stolen mobile devices or device credentials. · Preventing account takeover or identity impersonation from credentials harvested via key loggers or other malware. <p><u>Fraud</u></p> <ul style="list-style-type: none"> · Prevent money laundering from the use of compromised accounts. · Prevent smurfing (splitting of large financial transactions into smaller transactions) · Prevent the disguise of mobile transaction totals, origin and destination. <p><u>Compliance</u></p> <ul style="list-style-type: none"> · The mobile banking solution should comply with the security principles and practices for authentication of mobile banking transactions as stated by The Reserve Bank of India. <p>Application</p> <ul style="list-style-type: none"> · OS Security check up. Application should have capability to detect if the application is running on a jail-broken/rooted /malware infected device. 		

	<ul style="list-style-type: none"> · Capability of the Application to read SIM serial no. and IMEI (International Mobile Equipment Identity) no. · Application must prevent hackers from accessing the app in a case where the device is rooted or jail-broken. · Blacklisting/Blocking of older versions of the Application on the back end, if there is a security breach. · Security logging where all security events that happen inside the application should be logged and sent to the back-end server. · For mobile payment transactions, the application should have inbuilt security mechanism to: <ul style="list-style-type: none"> · Prevent account data from being intercepted when entered into a mobile device, · Prevent account data from compromise while processed or stored within the mobile device, · Prevent account data from interception upon transmission out of the mobile device 		
6	Fees / Charges Calculation		
6.1	<p>The Bidder should provide the facility in the portal to calculate fees at various levels of transactions charged by NPCI or any other network such as</p> <ol style="list-style-type: none"> 1. Computation of Fee payable to Other Bank 2. Computation of fee receivable from other Bank 3. Computation of fee for Financial Transactions 4. Computation of fee for non-financial transactions 5. Generation of Interchange Report 6. Generation switching fee report 7. Generation of reports for fees levied by all network providers such as NFS, RuPay, UPI, BBPS etc. 8. System should be capable of uploading and analyzing of invoices raised by NPCI fee charged apart from incoming and outgoing files 		

	<p>9. System should compare interchange fees calculated at transaction level are compared with the NPCI incoming settlement summary</p> <p>10. The system should give code wise fee charged and income generated</p> <p>11. System should provide a clear view of the inflow and outflow of the interchange fees and should generate of all other fee reports required by Bank for Top Management and audit purpose.</p> <p>12. Generation of Income & Expenditure report weekly, monthly, half yearly and yearly.</p>		
--	--	--	--

8 COMMERCIAL BID FORMS

8.1 Commercial Bid Cover Letter

Ref. No.

Date.

To

The Secretary

Head Office: Contai

Contai Co-operative Bank Ltd.

Purba Medinipur,

West Bengal -721401

Sub: - PREPARATION OF RFP, EVALUATION AND VENDOR ON BOARDING FOR MOBILE BANKING IMPLEMENTATION AT CONTAI CO-OPERATIVE BANK LTD.

Dear Sir,

1. Having examined the Tender Documents including all the terms and conditions, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best commercial rates to provide application services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to complete the project within the scheduled timelines.
3. We confirm that this offer is valid for six months from the last date for submission of Tender Documents to Contai Co-operative Bank Ltd.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We agree that Contai Co-operative Bank Ltd. is not bound to accept the lowest Bid or any Bid, or the BANK may reject all bids.

Dated this.....by2022

Authorized Signatory (Name)

Phone Number including Mobile Number:

Fax:

E-mail:

(This letter should be on the letter head of Bidder duly signed by an authorized signatory)

8.2 Commercial Bill of Material

The Commercial Bill of Material for Mobile Banking Solution, IMPS switch and Solution, UPI switch and solution, Reconciliation, and interfacing with BBPS.

Per Transaction Cost – For Successful Financial Transaction: -

Sr. No	No. of Successful Financial Transaction	Year 1 Rate (INR)	Year 2 Rate (INR)	Year 3 Rate (INR)	Year 4 Rate (INR)	Year 5 Rate (INR)
1	1 – 25,000					
2	25,001 – 50,000					
3	50,001 – 1,00,000					
4	1,00,000 & above					

Per Transaction Cost – For Successful Non-Financial Transaction: -

Sr. No	No. of Successful Non-Financial Transaction	Year 1 Rate (INR)	Year 2 Rate (INR)	Year 3 Rate (INR)	Year 4 Rate (INR)	Year 5 Rate (INR)
1	1 – 25,000					
2	25,001 – 50,000					
3	50,001 – 1,00,000					
4	1,00,000 & above					

One Time Cost: - One time cost should include Implementation charges, Development charges, API development between CBS and Mobile Banking Application, API with any other 3rd Parties required for proposed application, Training, Customization, Infrastructure setup and allocation etc.

Sr.No.	Activity	Amount
1	One time setup charges for Mobile Banking Solution (Android, IOS)	
2	One time setup charges for IMPS Switch and Solution	
3	One time setup charges for UPI Switch and Solution	
Total		

Reconciliation

Sr. No	Details	Year 1 Rate (INR)	Year 2 Rate (INR)	Year 3 Rate (INR)	Year 4 Rate (INR)	Year 5 Rate (INR)
1	Reconciliation for All delivery channels i.e. ATM, IMPS, UPI, BBPS etc.					

Customization (Non-TCO)

Sr.No.	Customization Type	Team leader Man Day Rate (INR)	Total man days for Team leader	Application Manager Man Day rate (INR)	Total man days for Application Manager
1	Critical		75		150
2	Other		75		150

Note:

1. Customization charges will be applicable for any change request beyond the defined scope of RFQ document and customization cost will remain same for next five years.
2. Taxes are extra at actuals during the project tenure.
3. One time set charges includes migration (if any), training, UAT, Implementation, Interfacing etc.
4. Sign-off to be provided from bank for UAT, Soft Launch Go-Live, Original Go-Live, Completion of one-time activities before submission of Invoice.

**** Note: Taxes on each item (Do not mention only the applicable percentage of Tax, please mention the amount of Tax also. If require you may create additional columns and rows).**

GST will be on Banks account on actuals. Variation (+/-) in rate of tax if any will be on the Banks accounts.

TERMS AND CONDITIONS ON COMMERCIAL QUOTATION

- 1) The above quoted fee is the lump sum (fixed price) amount, and any add on in any form will not be payable by the Bank for whatsoever reason.
- 2) The FEE EXCLUDES ALL TAXES, DUTIES, LEVIES, SERVICE TAX, etc.
- 3) The fee also includes the cost of deliverables for all the phases of the Project.
- 4) The BANK will deduct the tax at source, if any, as per the law of the land.
- 5) Further, we confirm that we will abide by all the terms and conditions contained in the Request for Proposal document.
- 6) The technically eligible Bidder have to participate in the reverse auction procedure. However, Bidder has to submit the commercial in hardcopy along with the bid. Bank will inform only to the eligible Bidder.
- 7) No additional cost for traveling, lodging, boarding will be paid by the bank.

Dated this.....by2022

Authorized Signatory (Name)

Phone Number including Mobile Number:

Fax:

E-mail:

8.3 PBG Confirmation Letter

To

The Secretary

Head Office: Contai

Contai Co-operative Bank Ltd.

Purba Medinipur,

West Bengal -721401

Having examined the RFQ (Ref No.: XX/Tender/2022-23/XXX dated XX.XX.2022) including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost / consultancy fees indicated in the Commercial Bid and made part of this bid.

We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled time lines.

If our bid is accepted, we will provide the guarantee of a Bank in a sum INR 500000 for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by this bid for the period of 180 days from the date fixed for technical bid opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the lowest or any bid the bank may receive.

Place:

Dated: this day of 2022

(Signature) (In the Capacity of)

Duly authorized to sign bid for and on behalf of

(Name & Address of Bidder)