

# THE PUNJAB STATE COOPERATIVE BANK LTD, CHANDIGARH

RFP Notice No.PSCB/IT/MobileBanking/2018/01(A)



## *Request for Proposal*

(Revised after Pre-Bid Conference)

₹5,000/- (Rs.Five Thousand Only)

**Implementation, Operation and Maintenance of Mobile Banking Solution for  
PSCB Chandigarh**



THE PUNJAB STATE COOPERATIVE BANK LTD,  
CHANDIGARH

## DISCLAIMER

The information contained in this Request for Proposal (RFP) document or subsequently provided information to bidders, whether verbally or in documentary form by or on behalf of The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022 (PSCB), or any of their employees, consultants or advisers, is provided to bidders on the terms and conditions set out in this RFP document and any other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by the PSCB to any other Party. The purpose of this RFP document is to provide interested parties with information to assist in formulation of their Proposal. This RFP document does not purport to contain all the information each bidder may require. This RFP document may not be appropriate for all persons or entities, and it is not possible for PSCB, their employees, consultants or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP document. Certain bidder may have a better knowledge of the proposed project than others. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and obtain independent advice from appropriate sources. PSCB, its representatives, their employees, consultants and advisors make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of the RFP document.

PSCB may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document.

Some of the activities listed to be carried out by PSCB as a part of the tendering process or the subsequent implementation are indicative only. PSCB has the right to continue with these activities, modify the sequence of activities, add new activities or remove some of the activities, in their best interests.

# ADVERTISEMENT

## TENDER NOTIFICATION

The Punjab State Cooperative Bank Ltd. (PSCB)  
SCO 175-187, Sector 34A  
Chandigarh. 160 022  
[www.pscb.in](http://www.pscb.in)

The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022, hereby invites sealed Proposals from experienced Firms for Implementation, Operation and Maintenance of Mobile Banking Solution for PSCB Chandigarh.

The Proposals should be submitted according to two cover System consisting of Technical Bid and Commercial Bid. The Request for Proposal Document can be downloaded from the Bank's website <http://www.pscb.in> from 23<sup>rd</sup> April 2018. The cost of Document is ₹ 5,000/- (Rupees Five Thousand Only) which needs to be deposited along with the Proposal as directed in the Document. A pre bid meeting is convened at 14:30 hrs on 5<sup>th</sup> May, 2018 for clarifying the doubts of prospective bidders. The last date of submission of Bids is scheduled at 14.00Hrs on 21<sup>st</sup> May, 2018.

(-sd-)

Managing Director



THE PUNJAB STATE COOPERATIVE BANK LTD,  
CHANDIGARH

# RECEIPT

Receipt Number \_\_\_\_\_

Issued to \_\_\_\_\_

Against request Number \_\_\_\_\_ dated \_\_\_\_\_

and payment vide Cash / Bank Draft drawn upon:

\_\_\_\_\_

Number \_\_\_\_\_ dated \_\_\_\_\_ for ₹5,000/- only (Rupees Five Thousand Only).

Request for Proposal Documents issued on \_\_\_\_\_

For Managing Director,  
The Punjab State Cooperative Bank Ltd,  
Sector-34A, Chandigarh.  
160 022.

## IMPORTANT DATES

S No	Description	Schedule
1	Date of uploading of Request for Proposal Document on Bank's website	Request for Proposal Documents can be downloaded from the Bank's website <a href="http://www.pscb.in/">http://www.pscb.in/</a> starting from 23 <sup>rd</sup> April 2018. The Request for Proposal Document cost needs to be deposited along with the Proposal as directed in this document.
2	Pre bid conference with prospective Bidders	At 14.30 hrs on 5 <sup>th</sup> May, 2018 at the Conference Hall of The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022. Minutes of this conference shall be uploaded to the Bank's website thereafter.
3	Last date of submission of Bid	At 14.00hrs on 21 <sup>st</sup> May, 2018 at the Office of The Managing Director, The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022.
4	Date of opening of the Technical Bids	At 15.30hrs on 21 <sup>st</sup> May, 2018 at the Conference Hall, The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022.
5	Date of opening of the Commercial Bids	To be announced during the opening of Technical Bids.
<p><b>The bank reserves the right to amend the date due to unforeseen circumstances. All such changes will be duly notified on the website of the bank.</b></p>		

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THE PUNJAB STATE COOPERATIVE BANK LTD,  
CHANDIGARH

# 1

## PREAMBLE

The Punjab State Co-operative Bank Limited (PSCB) was established at Shimla in the year 1949 as Apex Bank of three tier short term Cooperative Credit structure. It has 3 Divisional Offices at Amritsar, Bhatinda and Jalandhar. It has 19 branches and 1 extension counter operating in the Chandigarh Region. Besides this, there are 20 District Central Co-operative Banks having 784 branches and 16 extension counters in the State of Punjab affiliated to it. The PSCB was established to help to provide timely and adequate flow of credit to the farmers for agriculture and allied activities through PACS. The Bank has successfully completed more than Six decades of service to the State of Punjab in general and to the rural and farming community in particular. There are plans of merger of all the district central cooperative banks in the State of Punjab with PSCB in near future.

The Bank and its affiliated DCCBs are fully automated with CBS (Finacle) running in all its branches as a service provided by M/s Wipro Ltd. and a fully operational ATM network provided by M/s Sarvatra Technologies Pvt. Ltd. is established.

The objective of this Request for Proposal (RFP) is to short list vendors for Implementation, Operation and Maintenance of Mobile Banking Solution for PSCB Chandigarh. The brief scope of work is mentioned in this document. Hereby, the Bank invites prospective Bidders to participate in this exercise. The Bidders are expected to examine all instructions, forms, terms, specifications, and other information in this document. Failure to furnish all information as stipulated herein or to submission of a bid not substantially responsive will be at the Bidder's risk and may result in its outright rejection.

It is also felt that the Bank should not get tied down to a particular solution, technology or vendor now or in future for further up-gradation as well as expansion. The pertinent to this is the fact that all the software and components must conform to open global standards and universal protocols. Consequently, interoperability of heterogeneous components across vendor, make or model shall have to be meticulously ensured.

The Bank endeavours to employ OEMs / capable consortia for the purposes of this tender. To ensure efficient and effective rollout of the project as well as to ensure smooth operations of the complete system during the entire project life, the prospective Bidders are expected to work in collaboration with the agency finalized by the Bank for this purpose.

Further, the investment that the Bank is intending to make vide this RFP needs to be protected and it is expected that the vendors should undertake to supply spares as well as to ensure up-gradation / expansion for a reasonable period in future for all the components quoted and supplied by them. In order to ascertain this, the vendors must be willing to sign maintenance contract if awarded directly or through third parties.



# 2

## INVITATION TO BID

No PSCB/IT/MobileBanking/2018/01

Dated, \_\_\_\_\_, 2018

REGISTERED POST

To:

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Dear Sirs,

Pursuant to your request, I, the Managing Director acting for and on behalf of The Punjab State Cooperative Bank Ltd, Chandigarh, 160 022, have pleasure in forwarding the Request for Proposal Document to enable you to submit your binding offers.

a. This request for Proposal is for:

**Implementation, Operation and Maintenance of Mobile Banking Solution for PSCB Chandigarh**

- b. Bidders are advised to study the Request for Proposal Document carefully. Submission of Proposal shall be deemed to have been done after careful study and examination of the Request for Proposal Document with full understanding of its implications.
- c. Sealed offers prepared in accordance with the procedures enumerated in "INSTRUCTIONS TO BIDDERS" should be submitted to the Principal of the Bank not later than the date and time laid down, at the address given in "Schedule of Request for Proposal". The bids shall be opened in the presence of those Bidders who may wish to be present as per the "Schedule of Request for Proposal".
- d. The Bank shall not be responsible for any postal delay about non-receipt / non-delivery of the documents.
- e. This Request for Proposal Document is not transferable; however OEMs are free to quote through their authorized distributors or system integrators.

Yours Faithfully,

Managing Director,  
The Punjab State Cooperative Bank Ltd,  
Sector-34A, Chandigarh.160 022.

## INSTRUCTIONS TO BIDDERS

The Bidder is expected to have read and examined all the instructions, forms, terms and specifications in the Request for Proposal Document with full understanding of its implications. Failure to furnish all information required in the Request for Proposal Document or submission of a bid not substantially responsive to the Request for Proposal Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.

The Bidders are advised to strictly adhere to the proformae provided for that purpose in this document. Any deviation in this matter will lead to disqualification of the Proposal.

### 3.1 DEFINITIONS, ACRONYMS & ABBREVIATIONS

The following definitions and acronyms shall govern for the respective terms as hereinafter mentioned in this document:

<b>Apex Bank/ Bank</b>	The Punjab State Co-operative Bank Limited S.C.O: 175-187, Sector – 34 A, CHANDIGARH. 160 034. <a href="http://www.pscb.in">http://www.pscb.in</a>
<b>Consultant</b>	National Institute of Technology, Hamirpur HAMIRPUR, H.P. 177 005. <a href="http://www.nith.ac.in">http://www.nith.ac.in</a>
<b>Bidder</b>	The prospective vendor who has duly submitted response to this Request for Proposal Document and intends to offer the goods and services mentioned in it.
<b>Original Equipment Manufacturer (OEM)</b>	Original equipment manufacturer in case of hardware and original developer in case of software.
<b>ASP</b>	Application Service Provider - the third party Vendor who owns, manages and distributes software based switch services and solutions to various banks on pay per use/rental basis.
<b>ATM Switch</b>	Switching Solution along with the Card Management System for ATM.
<b>CBS</b>	Core Banking Solution.
<b>DCCB</b>	District Central Cooperative Bank.
<b>DRC</b>	Disaster Recovery Centre.
<b>Enterprise License</b>	Acquiring Software Solution on 'Ownership Basis' without any restriction on number of Users/Transactions etc.
<b>IIN</b>	Issuer Identification Number allotted by NPCI to uniquely identify a Card Issuer Bank in an international interchange environment. All IINs assigned are six digit numbers and are the first six digits of a card.

<b>Inter-operability</b>	Technical compatibility between different systems.
<b>NFS</b>	National Financial Switch -The transaction routing facility & clearing platform maintained by NPCI for all ATM and select PoS/μATM based transactions in the country.
<b>NPCI</b>	National Payments Corporation of India - the umbrella organization of all retail payment systems in India is set up by the banks in India with the support and guidance from RBI and Indian Banks' Association. It has been mandated to build central infrastructure for payment systems like ATM Switching, Mobile Payments, Cheque Truncation System, PoS Switching, 24*7 remittance system and Financial Inclusion transactions. It has also a mandate to build a domestic card payment scheme, RuPay. <a href="http://www.npci.org.in/">http://www.npci.org.in/</a>
<b>Online</b>	Exchange of Data between different processing systems directly without any intervention.
<b>Ownership Basis</b>	Software Solution acquired from the Software Company for own use.
<b>PIN</b>	Personal Identification Number - A numeric code which the cardholder has to enter for verification of identity for conducting an electronic transaction. It is deemed equivalent of signature and hence it must not be disclosed by the cardholder to anyone.
<b>PSS Act</b>	Payment and Settlement Systems Act, 2007 of RBI.
<b>SCB</b>	State Cooperative Bank/ Apex Bank.
<b>Server</b>	Computer that provides services through a network to other computers.
<b>Settlement</b>	Process of settlement of payments between members.
<b>SMS Platform</b>	Single Message System - Messages between the acquirer and the issuer to (a) Authorize a financial transaction (b) Post a financial transaction to a cardholder's account.
<b>ASC</b>	Annual Support Charges.
<b>EMD</b>	Earnest Money Deposit.
<b>IPR</b>	Intellectual Property Rights.
<b>ISO</b>	International Organization for Standardization.
<b>IT</b>	Information Technology.
<b>LOA</b>	Letter of Acceptance.
<b>RFP</b>	Request for Proposal.
<b>SRS</b>	Software Requirements Specification.
<b>GST</b>	Goods and Service Tax.
<b>DES</b>	Data Encryption Standard.

### 3.2 COST OF THE REQUEST FOR PROPOSAL DOCUMENT

The Bidder shall deposit ₹ 5,000/- only (Rupees Five Thousand Only) being the cost of the Request for Proposal Document. It can be done by way of a Demand Draft favouring The Managing Director, The Punjab State Cooperative Bank Ltd payable at Chandigarh.

It is an absolute must that the cost of Request for Proposal Document is paid as directed; otherwise the offer shall stand summarily rejected and no correspondence in this matter shall be entertained.

### 3.3 SCHEDULE OF REQUEST FOR PROPOSAL

3.3.1 Request for Proposal Documents can be downloaded from the Bank's website <http://www.pscb.in> starting from 23<sup>rd</sup> April, 2018. The Request for Proposal Document cost needs to be paid along with the bid.

3.3.2 A pre bid conference with the Bidders is scheduled to be held at 14:30 hrs on 5<sup>th</sup> May, 2018. Minutes of this conference shall be uploaded to the Bank's website thereafter. The purpose of the meeting is to clarify issues and to answer questions on any matter that may be raised upto that stage related with the terms and conditions of this Request for Proposal. A maximum of 2 (two) representatives of each prospective Bidder will be permitted to attend it.

The address for the above activity (3.3.2) is:

**Conference Hall,  
The Punjab State Cooperative Bank Ltd,  
Sector 34 A,  
CHANDIGARH.  
160 022.**

3.3.3 The sealed bids will be accepted till 14.00hrs on 21<sup>st</sup> May, 2018. The Bank may at its sole discretion extend the bid submission date. The modified target date & time will be notified on the website of the Bank.

3.3.4 The Technical Bids will be opened at 15.30hrs on 21<sup>st</sup> May, 2018. The Bidder(s) or their authorized representatives may be present if they so desire.

3.3.5 The Commercial Bids of only technically qualified Bidder(s) will be opened at a date announced by the Bank on its website. The Bidder(s) who have been declared eligible after evaluation of the technical bids or their authorized representatives may be present if they so desire.

The address for the above activities (3.3.3, 3.3.4 & 3.3.5) is:

**Office of Managing Director,  
The Punjab State Cooperative Bank Ltd,  
SCO: 175-187, Sector 34-A,  
CHANDIGARH. 160 022.**

3.3.6 The address for all the correspondences pertaining to this Request for Proposal is:

**The Managing Director,  
The Punjab State Cooperative Bank Ltd,  
SCO: 175-187, Sector 34-A ,  
CHANDIGARH. 160 022.**

**PHONE 0172-5061404, 0172-5061425**

**EMAIL: [chdpscb@gmail.com](mailto:chdpscb@gmail.com)**

### 3.4 PROCEDURE FOR SUBMISSION OF BIDS

3.4.1 It is proposed to have a three cover system for this Request for Proposal.

- i. Covering Letter and Cost of Request for Proposal Document.
- ii. Technical Proposal.
- iii. Commercial Bid and Earnest Money Deposit.

Please note that Rates should not be indicated in the Technical Bid. Only Commercial Bid should indicate rates.

All the documents viz. Covering Letter and Cost of Request for Proposal Document, Technical Bid and Commercial Bid and Earnest Money Deposit prepared and sealed as hereinafter directed are to be kept in a single sealed cover super-scribed with the words "Proposal for Mobile Banking Solution (PSCB/IT/MobileBanking/2018/01), due at 14.00hrs on 21<sup>st</sup> May, 2018, NOT TO BE OPENED BEFORE TIME".

The cover thus prepared should also indicate clearly the name, address and phone number of the Bidder, to enable the Bid to be returned unopened in case it is received after the specified date and time.

The Bid shall be in the prescribed format and shall be signed by the Bidder or a person duly authorized to bind the Bidder to the contract.

All pages of the bid except un-amended printed literature shall be initialled by the person(s) signing the Bid. The bid shall contain no interlineations, erasures or over writing except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialled by the person(s) signing the bid.

The Bids prepared by the Bidders shall thus comprise of following components:

- i. Covering Letter neatly typed on the letterhead of the Bidder, duly signed by the authorized signatory in the proforma given in Section 6.1 post and the cost of Request for Proposal Document, and kept in a sealed cover super-scribed "COVERING LETTER& COST OF REQUEST FOR PROPOSAL DOCUMENT" as detailed in Section 3.4.2below.
- ii. Technical Bid, as directed below in Section 3.4.3 and kept in a sealed cover super-scribed "TECHNICAL PROPOSAL".
- iii. Commercial Bid, as directed below in Section 3.4.4 and kept in a sealed cover super-scribed "COMMERCIAL BID& EARNEST MONEY DEPOSIT".

#### 3.4.2 Covering Letter& Cost of Request for Proposal Document:

- i. Bid Covering Letter as per the proforma given post in Section 6.1post neatly typed and duly signed by the authorized signatory on the Bidder's letter head.
- ii. The Request for Proposal Cost of ₹ 5,000/- only (Rupees Five Thousand Only) as required in Section 3.2 ante should be kept in this envelope by way of demand draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable in Chandigarh.

#### 3.4.3 Technical Proposal:

- i. The Technical Proposal should be submitted in bound form and all pages continuously and serially numbered in one lot as one document. Brochures/leaflets etc. should be submitted in the bound document and not in a loose form. Bidders must ensure that all the documents are sealed and signed by authorized signatory.
- ii. Technical Bid as given in Section 6.2, neatly typed on the letter head of the Bidder, duly filled in, signed and complete in all respects including annexure for detailed specifications of equipment etc. as directed. The bids shall inter alia include detailed technical specifications of all the equipment/components in brochure or written form. These brochures shall be used for technical evaluation of the bids and in their absence the bids may not be evaluated.
- iii. Deviations from the Detailed Specifications as specified in the Bidding Document as given in Section 6.3.
- iv. Deviations from the Terms and Conditions as specified in the Bidding Document as given in Section 6.4.
- v. Manufacturer's / Developer's Authorization Certificate in specific reference to this Request for Proposal as given in Section 6.5.

- vi. Exact Bill of Material in the format given in Section 6.6. The Bank reserves its right to cross verify whether the offered components meet the desired specifications.
- vii. The Technical Bid submitted in response to this Request for Proposal Document along with the supporting material, will become the property of the Bank.

#### 3.4.4 Commercial Bid & Earnest Money Deposit:

- i. Commercial bid Proposal for the fine-tuned Technical Specifications neatly typed on the letter head of the Bidder, duly filled in and signed by the authorized signatory in Prescribed Quotation Proforma given in Section 6.7.
- ii. The details of Rate Schedule for all the goods and services under all the components of this Request for Proposal for which the Bidder is intending to quote, as given in Sections 6.8. The rates in these schedules shall be applicable in case the quantities of a particular order vary from those mentioned in relevant Technical Specifications. In case the consolidated rates quoted in the Prescribed Quotation Proforma as given in Section 6.7 differ from the rate schedule, as given in Sections 6.8; later shall prevail.
- iii. Earnest Money (bid security) of ₹ 1,00,000/- only (Rupees One Lakh Only) should be submitted along with the Request for Proposal by way of Demand Draft in favour of The Managing Director, The Punjab State Cooperative Bank Limited, Chandigarh, payable at Chandigarh. However, Micro and Small enterprises (MSMEs) and startups (duly recognized by DIPP) are exempted from submitting EMD. Such bidders are required to enclose the relevant and supporting documents for the said relaxation in lieu of the EMD in their commercial bid.
- iv. It should be denominated in INDIAN RUPEES only. Bids without requisite Earnest Money shall be summarily rejected.
- v. Unsuccessful Bidders' bid security will be returned as promptly as possible but not later than 30 days after the expiration of the period of bid validity prescribed by the Bank or the date of evaluation of commercial bids whichever is earlier.
- vi. The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.
- vii. The bid security may be forfeited:
  - a. if a Bidder withdraws its bid during the period of bid validity;  
Or
  - b. if a Bidder makes any statement or encloses any form which turns out to be false, incorrect and/ or misleading at any time and/ or conceals or suppresses material information;  
Or
  - c. in case of the successful Bidder, if the Bidder fails to sign the agreement.

### 3.5 COSTS INCURRED WITH BIDDING

The Bidder shall bear all costs associated with the preparation and submission of its Bid, including cost of presentation for the purposes of clarification of the Bid, if so desired by the Bank / Consultant and the Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding Process.

### 3.6 CLARIFICATION OF REQUEST FOR PROPOSAL DOCUMENT

- 3.6.1 The prospective bidders may like to attend a pre-bid meeting to be held at 14:30 hrs on 5<sup>th</sup> May, 2018 at the Conference Hall of The Punjab State Cooperative Bank Ltd, SCO 175-187, Sector 34 A, Chandigarh, 160 022. A maximum of 2 (two) representatives of each such bidder will be permitted to attend the pre-bid meeting. However the Bank, at its discretion, may permit any additional representative of any bidder or any representative or manufacturer of any related equipment to

attend the pre-bid meeting. All the clarifications / modifications requested by the bidders should necessarily be submitted in writing latest by 17:00 hrs on 2<sup>nd</sup> May, 2018, to the Consultant with a copy to the Bank by way of email at [sid@nith.ac.in](mailto:sid@nith.ac.in) or [nash@nith.ac.in](mailto:nash@nith.ac.in) or [inchdpscb@gmail.com](mailto:inchdpscb@gmail.com) .

- 3.6.2 The purpose of this meeting is to clarify issues and to answer questions on any relevant matter that may be raised up to that stage.
- 3.6.3 Outcome of this meeting shall be published on the website of the Bank, allowing at least 7 days' time prior to the last date for receipt of bids. Any modification of the Request for Proposal Document, which may become necessary as a result of the Pre-bid Meeting, shall also be made public by the Bank explicitly through revised Request for Proposal Document and the same shall be binding on all the Bidders irrespective of whether they attended the meeting or not.
- 3.6.4 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a Bidder.

### **3.7 AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT**

- 3.7.1 At any time upto the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Request for Proposal Document by an amendment.
- 3.7.2 The amendment will be notified on the website of the Bank.
- 3.7.3 In order to afford prospective Bidders reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids.

### **3.8 LANGUAGE OF BIDS**

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language so long as it is accompanied by an English translation in which case, for purposes of interpretation of the Bid, the English translation shall govern.

### **3.9 BID CURRENCY**

The Prices in the bid document shall be denominated in INDIAN NATIONAL RUPEES only.

### **3.10 VALIDITY**

Bids shall remain valid for 180 days from the last date of submission. The Bidder(s) may be required to give consent for the extension of the period of validity of the bid beyond initial 180 days, if so desired by the Bank in writing or by fax or email. Refusal to grant such consent would result in rejection of bid without forfeiture of the EMD. However, any extension of validity of bids will not entitle the Bidder to revise/modify the bid. The decision of the Bank in this regard will be final, conclusive and binding on the Bidder.

### **3.11 MODIFICATIONS & WITHDRAWAL**

The bid submitted may be withdrawn or resubmitted before the expiry of the last date of submission by making a request in writing to The Managing Director of the Bank to this effect. No Bidder shall be allowed to withdraw or modify the bid after the deadline for submission of bids.

## TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL

This RFP is open to all companies both from within India and outside India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding and who fulfil the minimum qualification criteria as hereinafter laid down.

In case of consortiums, all the relevant qualifying criteria must be met simultaneously. Documentary evidence in support of all the above eligibility criteria should be furnished with the technical bid in the given order.

### 4.1 ELIGIBILITY CRITERIA

Criteria	Documents to be submitted as proof
4.1.1 The Bidder should be a registered IT company in India under Companies Act 1956 and should have been in operation for at least Five years as on date of RFP	Copy of the Certificate of Incorporation should be enclosed as <b>Annexure-1</b>
4.1.2 The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities	Copies of all the relevant certificates should be enclosed as <b>Annexure-2</b>
4.1.3 Bidder should have average annual turnover of ₹ 10 Crore or more for the last 3 years (2014-15, 2015-16 and 2016-17). In case of Micro and Small enterprises (MSMEs) and startups (duly recognized by DIPP) the criteria of average annual turnover is relaxed. Such bidders are required to enclose the relevant and supporting documents for the said relaxation.	Audited Balance sheet and Profit & Loss Statement or Statutory auditor's certificate is to be submitted as <b>Annexure-3</b> .
4.1.4 The Bidder should have positive net worth in last 3 FY.	Relevant audited financial certificates by an authorised CA must be provided as <b>Annexure-4</b> .
4.1.5 The Bidder should have implemented Mobile Banking Solution, in at least 1 Bank.	Copies of work order/ PO should be enclosed with proposal as <b>Annexure-5</b> .
4.1.6 The Bidder should have successfully implemented mobility solution in at least 3 Banks/NBFC/MFI in India.	Copies of work order/ PO should be enclosed with proposal as <b>Annexure-6</b> .
4.1.7 The Bidder should be at least CMMI Level 3 certified.	Relevant certificate needs to be attached and the same should be valid on the last date of submission. <b>Annexure-7</b>
4.1.8 The Bidder should be ISO 9001:2015 certified.	Relevant certificate needs to be attached and the same should be valid on the last date of submission. <b>Annexure-8</b>
4.1.9 The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Undertakings from the Bidder in this regard should be enclosed as <b>Annexure-9</b> . Otherwise, if they are so involved they must furnish a bank guarantee valid for three years of an amount equal to the total value of their



bid along with their Commercial Bid and should mention in their Technical Bid that they have done so.

- 4.1.10 The Bidder should not be a blacklisted by any Government / PSU department or bank.

Undertakings from the Bidder in this regard should be enclosed as **Annexure-10**.

## **4.2 GENERAL CONDITIONS**

- 4.2.1 Minimum validity of the Proposal must be 180 days from the date of its opening.
- 4.2.2 The Bank reserves the right, not an obligation, to carry out the capability assessment of the Bidder(s) and pre dispatch inspections at the cost of the Bidder. This right inter alia includes seeking technical demonstrations, presentations and live site visits.
- 4.2.3 The Bank reserves its absolute right to seek any clarifications from the respective Bidder(s).
- 4.2.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- 4.2.5 The products / services offered should strictly conform to the specifications and also as per Guidelines of Reserve Bank of India and National Payment Corporation of India.
- 4.2.6 The models proposed/marked for withdrawal from the market or models under quality testing should not be offered.
- 4.2.7 Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- 4.2.8 The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).
- 4.2.9 It is implicit that the Bidder has guaranteed that all the equipment supplied is original & new including all its components and as per the technical specifications. All the hardware and software supplied is licensed and legally obtained in the name of the Bank.
- 4.2.10 The Bidder should cooperate with Bank(s) or any other agency which has been entrusted with or involved in the work of providing and managing other components of the CBS project of the Bank(s).
- 4.2.11 To ensure efficient and effective rollout of the project as well as to ensure smooth operations of the complete system during the entire project life, the prospective Bidders will be required to work in collaboration from the beginning of the project with any agency involved in the implementation of the CBS, ATM or any other automation project in the Bank.
- 4.2.12 Bidding by consortia is permissible but all of the consortium members shall be jointly as well as severally be responsible for the execution of the project. In such cases the Bid must be signed by the lead partner and consortium agreement must be enclosed with the technical bid.

## **4.3 PURCHASER'S RIGHT TO REJECT ANY/ALL BIDS**

- 4.3.1 The Bank reserves the right to accept or reject any bid partially or fully or to annul the bidding process and reject all bids at any time prior to award of contract without assigning any reason, thereby incurring no liability to the affected Bidder(s). The Bank is under no obligation to inform the affected Bidder(s) of the ground for its action.
- 4.3.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- 4.3.3 The Bank reserves the right to re-issue the Request for Proposal or any part thereof without assigning any reason whatsoever, at the sole discretion of the Bank.
- 4.3.4 The Bank reserves the right to issue Purchase Order in phases or to alter the quantities specified in the offer. The Bank also reserves the right to delete one or more items from the list of items specified in offer.



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4.3.5 The Bank(s) reserves right to give minor deviations, as specified by the bidder in technical deviation sheet, to any or all of the Bidder(s) in the techno-commercial specifications of bid. Any decision of the Bank(s) in this regard shall be final and shall be binding on the Bidder.

4.3.6 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

#### **4.4 BID REJECTION CRITERIA**

The bid(s) will be rejected in case of any one or more of the following conditions:

4.4.1 Bids which are not substantially responsive to the Request for Proposal Document.

4.4.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.

4.4.3 Failure on part of the Bidder to provide appropriate information as required in the bid Proposal or any additional information as requested by the Bank, including any supporting document.

4.4.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.

4.4.5 Bids without earnest money deposit.

4.4.6 The submission of more than one bid under different names by one Bidder. If the same is found at any stage, all the bids by that bidder will be rejected.

4.4.7 Material inconsistencies in the information submitted.

4.4.8 Misrepresentations in the bid Proposal or any supporting documentation.

4.4.9 Bid Proposal received after the last date and time specified in this document.

4.4.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.

4.4.11 Bids containing erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be authenticated by the person(s) signing the bid.

4.4.12 In case the selected Bidder declines to make commercially reasonable efforts to work in collaboration with the Agency employed by the Bank(s) for the project management during execution and system maintenance thereafter.

4.4.13 In case the hardware / software proposed by the Bidder is found not compatible with the existing setup in the Bank.

#### **4.5 BID EVALUATION PROCESS**

4.5.1 The Evaluation will be a two-stage process:

- Pre-Qualification Scrutiny cum Technical Evaluation - (Mandatory to be met by the bidders)
- Commercial Evaluation

4.5.2 Pre-Qualification Scrutiny:

- The Bank/ Consultant will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and stamped, and the Bids are generally in order.
- The Bank/ Consultant may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- The Bank / Consultant will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria. The bids not meeting the Minimum Eligibility Criteria shall not be considered for further evaluation. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one,

which conforms to all the terms and conditions of the Bidding Document without material deviations.

- Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.
- The Bank's/ Consultant's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of The Bank in this regard shall be final, conclusive and binding on the Bidder.
- The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the Proposal outright. Proof of such contracts should be submitted to The Bank.

#### 4.5.3 Commercial Evaluation

The Bidder offering the lowest price will be considered as successful for award of contract.

#### 4.6 RESPONSIBILITIES OF THE BIDDER(S)

- 4.6.1 The selected Bidder shall implement, undertake and complete the project as per the scope of work, project plan and functional requirement of the Bank.
- 4.6.2 The Bidder must provide details of the support to be given to the Bank(s). If multiple Bidders or Consortiums are involved in provision of support, the same should be clearly stated along with the individual responsibilities. The Bidder, in this respect is responsible for: installation, customization, parameterization, implementation support, maintenance support, and testing.
- 4.6.3 The Bidder shall maintain the infrastructure provided by the Bank(s) for the implementation and operation of the project and allied services. Further, it is clarified that bidder shall be responsible for supplying and commissioning the associated hardware & software components for proposed application in DC & DR.

#### 4.7 RESPONSIBILITIES OF THE BANK

- 4.7.1 On day to day basis the officials of the Bank shall help the engineers deputed by the Bidder for the job in their capacity.
- 4.7.2 The Bank(s) shall provide appropriate environmental conditions, necessary power facilities for the system, access to the premises, a secure equipment storage area and suitable conditions for the Bidder's workers.

#### 4.8 SCHEDULE OF PAYMENT

No payment will be made in advance for any supplies under this invitation for bid. The generic payment schedule with the finalized vendor shall be as follows

- 4.8.1 50% of the order value will be paid on successful commissioning of services ordered.
- 4.8.2 25% of the order value will be paid against a performance bank guarantee (as per the format prescribed by the Bank) for the value, valid for three years contract period.
- 4.8.3 15% of the order value will be paid on start of User Acceptance Testing (UAT).



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4.8.4 10% of the order value will be paid on Successful completion of UAT

4.8.5 ASC shall be payable on post-paid basis within 30 days of submission of the bills every Quarter and issuing of successful certification by the Bank(s) / Consultant for the same.

#### **4.9 TIME SCHEDULE**

The detailed schedule will be specified by the Bank at the time of placing supply / work orders after due consultation with the successful Bidder(s).

#### **4.10 EARNEST MONEY**

4.10.1 EMD is ₹ 1,00,000/- only (Rupees One Lakh Only).

4.10.2 EMD value should be submitted along with the Commercial Bid by way of Demand Draft in favour of The Managing Director, The Punjab State Co-operative Bank Ltd.; payable at Chandigarh.

4.10.3 Unsuccessful Bidders' bid security will be returned as promptly as possible but not later than 30 days after the expiration of the period of bid validity prescribed by the Bank or the date of evaluation of commercial bids whichever is earlier.

4.10.4 The successful Bidder's bid security will be discharged upon the Bidder accepting the purchase order and furnishing the Performance Guarantee.

4.10.5 The bid security may be forfeited:

a. If a Bidder withdraws its bid during the period of bid validity;

Or

b. If a Bidder makes any statement or encloses any form which turns out to be false, incorrect and/ or misleading at any time and/ or conceals or suppresses material information;

Or

c. In case of the successful Bidder, if the Bidder fails to sign the agreement.

#### **4.11 RATES**

The rates quoted shall remain firm throughout the period of contract and this contract will remain valid upto the date of completion of the job by the Bidder(s) and shall not be subject to any upward modification whatsoever.

#### **4.12 PENALTIES**

4.12.1 In case of delay in execution of works or delivery of goods & services, penalties at the following rates shall be imposed to the defaulting Bidder on the total amount (as per relevant rate schedule) of delayed goods/services. The default shall be deemed to have incurred in case the Bidder failed to make commercially reasonable efforts as might be certified by an empowered committee in this regard.

2% for delay of the first two months

5% per two months for subsequent delays

4.12.2 Maximum delay of six months is tolerable, beyond which the order will be cancelled and EMD of the Bidder will be forfeited.

4.12.3 The decision of the Bank in this regard shall be final, conclusive and binding.

#### **4.13 WARRANTY**

All the goods and services quoted in response to this Request for Proposal shall have an offsite warranty. The services offered shall include ASC for the first year from the go-live date. For subsequent years (i.e. 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> and 5<sup>th</sup> year) the ASC shall be included in the offsite warranty.

Commercial Bid evaluation will be done including ASC charges for a total of 5 years taken together.

#### **4.14 TERMINATION OF CONTRACT**

The Bank reserves a right to cancel / terminate the contract, in whole or in part, at any time of its convenience during the contract period by serving prior written notice to the Bidder. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

This contract lawfully stands terminated on completion of all services by the Bidder or on completion of Term of Contract whichever is later. The Bank reserves the right to cancel the Contract after giving 30 days' notice in writing and recovering the expenditure incurred by the Bank in the following circumstances:

- i. In case the Bidder does not perform within the prescribed time limits.
- ii. Not adhering and confirming to the quality of work, technical specifications and for the non-performance of the services as per the terms and conditions mutually agreed upon.
- iii. The Bidder commits a breach of any of the terms and conditions of the contract.
- iv. The Bidder goes in for liquidation voluntarily or otherwise.
- v. The Bank reserves the right to recover any dues paid to the Bidder in case of breach of contract prematurely.

#### **4.15 TAXES AND DUTIES**

The Bidder shall be solely responsible for the payment of all taxes. The prices payable by the Bank are exclusive of all the Taxes, Statutory levies, Octroi & Entry Tax etc. All applicable Taxes including GST, levies, if any, will be paid by the Bank as per actual.

#### **4.16 PERFORMANCE GUARANTEE**

The selected vendor shall furnish unconditional and irrevocable Bank Guarantee @ 20% of the onetime payment to be made to the vendor (excluding the recurring charges). This Bank Guarantee should be duly addressed to The Managing Director, The Punjab State Cooperative Bank Ltd., Chandigarh in specific reference to this RFP be valid for 3 year from the date of purchase order, which shall be discharged thereafter.

The vendor shall submit the above guarantee within 90 days from the effective date (the date of acceptance of the order). The contract performance guarantee shall be kept valid for three years till the completion of the Guarantee / Warranty period. The guarantee should have additional claim period of three months after expiry of guarantee.

#### **4.17 INDEMNITY**

- 4.17.1 The Bidder(s) shall indemnify the Bank against all third party claims of infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the Goods, or any part thereof in India.
- 4.17.2 The Bidder(s) shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- 4.17.3 The Bidder(s) shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder(s) shall be fully responsible therefore, including all expenses and court and legal fees.
- 4.17.4 The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

#### **4.18 CONFIDENTIALITY**

- 4.18.1 The Bidder shall not, and without the Bank's prior written consent, disclose the contract or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith to any person other than a person employed by the Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- 4.18.2 The Bidder shall not without the Bank's prior written consent, make use of any document or information.
- 4.18.3 Any document other than the contract itself shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.

#### **4.19 CONFLICT OF INTEREST**

Absence of, actual or potential conflict of interest on the part of the Bidder due to prior, current, or proposed contracts, engagements, or affiliations with PSCB needs to be meticulously ensured. Additionally, they shall proactively disclose and address any and all potential elements, which would adversely impact their ability to complete the requirements as given in the RFP.

#### **4.20 TRAININGS**

The Bidder shall be responsible for training the Bank personnel in the areas of implementation, operations, management, error handling, troubleshooting, system administration and any other related areas. This training can be arranged at the premises of the Bidder or at the Bank. At least ten employees need to be trained by the Bidder who shall be identified by the Bank and shall comprise of people having different levels of qualifications and responsibilities. The final training schedule shall be decided according to a mutually agreed time table before the work order is finally placed.

Therefore, the successful Bidder(s) will undertake to provide necessary and adequate training, on-site as well as classroom, to the bank staff to enable them to effectively operate the total Mobile Banking solution. As per training schedules finalized in consultation with the bank

#### **4.21 LIMITATION OF LIABILITY**

Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty or otherwise, be limited to the amount actually paid by the Bank to the Bidder in respect of the services that are subject matter of a claim, subject to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.

#### **4.22 FORCE MAJEURE DURING THE PENDENCY**

During the pendency of the contract if the performance in whole or part thereof by either party is prevented/delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

#### **4.23 OTHER CONDITIONS**

If some latest technology or equivalent is introduced the Bidder is duty bound to offer their Proposal on mutually agreed rates on similar terms and conditions during the pendency of the agreement/contract.

#### **4.24 ARBITRATION**

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Managing Director, The Punjab State Cooperative Bank Ltd, Chandigarh. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Chandigarh.

#### **4.25 APPLICABLE LAWS & JURISDICTION OF COURTS**

In all matters and disputes arising hereunder, 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 having jurisdiction in Chandigarh.

## DETAILED SCOPE OF WORK, SPECIFICATIONS & DELIVERABLES

### 5.1 GENERAL NOTE

- 5.1.1 The given specifications are minimum requirements. The bidders should enclose relevant printed or neatly typed detailed specification sheets of their offerings, which shall also be kept in mind at the time of evaluation of offers.
- 5.1.2 In case the solution or the product offered as the case may be, reaches end of life / support during the pendency of the contract, the bidder has to ensure that the systems are either replaced or upgraded at their own cost without any disruption in the ongoing business transactions of the Bank.
- 5.1.3 The given specifications may be met either in the same unit or in any combination of units.
- 5.1.4 The scope of work defined herein this RFP is indicative. The Bank reserves the right to modify the functional requirements for mobile banking at the time of actual implementation and rollout of the project. The bidder is supposed to implement, configure, operate and maintain the entire system and services of mobile banking as per the requirement and satisfaction of the Bank.

It is further clarified that the successful bidder is bound to undertake, include and provision the desired changes/features in the mobile banking solution as requested by bank till six months after go live date without any extra cost.

### 5.2 SCOPE OF WORK

- a. The bidder will supply, install, implement and maintain Mobile Banking Solution for Bank's customers.
- b. The Bidder / Solution provider will execute the end-to-end scope, including Integration with CBS, Hosting, Connectivity between DC and DR.
- c. The Bidder / Solution provider will maintain the highest possible security mechanism; so that data should not be exposed to internet maliciously.
- d. The Mobile Banking Solution should be in accordance with the mobile banking security norms of RBI/NPCI from time to time.
- e. The minimum period of contract will be for 5 years.
- f. Approx. 65,000 users/customers are expected to use the Mobile Banking solution. It is further clarified that that Mobile Banking solution should support at least 100 concurrent transactions per second. But, there should be a provision for future scalability.
- g. Approx. 65,000 users/customers are expected to use the Mobile Banking solution.
- h. Bidder shall be responsible for complete solution and no space will be provided by the bank for deploying the servers at their premises.
- i. All charges to be borne by vendor and hence all costs to be factored in while preparing commercial offer.



### 5.3 FUNCTIONAL REQUIREMENTS

<b>S. No.</b>	<b>Functional and Technical Requirements</b>
<b>A</b>	<b>Mobile Banking application should support the platforms including, but not limited to:</b>
1	Android
2	iPhone/iOS
<b>B</b>	<b>Solution to support the following communication modes and support the rest including, but not limited to:</b>
1	GSM
<b>C</b>	<b>Application to integrate seamlessly with following Banking systems:</b>
1	Core Banking solution
2	ATM switch
3	Internet Banking
4	SMS Gateway
5	IMPS Switch
6	UPI/BHIM
7	BBPS (Bharat Bill Payment System)
<b>D</b>	<b>Mobile Banking application to support the following functionalities</b>
<b>D1</b>	<b>Account information</b>
1	In case a customer has multiple accounts with the Bank, the vetted list must be displayed, so that only authorized accounts are shown.
2	Balance Enquiry for all Accounts (SB, CA, CC, OD, Loans, PPF, RD, FD etc.)
3	Statement of Account
4	Mini statement
5	Cheque Status
6	Due date and instalment amount due for payment (For Loan Accounts)
<b>D2</b>	<b>Transaction</b>
1	Within Own Account transfer
2	Third party account transfer within Bank
3	Interbank Fund Transfer via. NEFT / RTGS / IMPS/ UPI / BHIM etc.
4	Fund Transfer for MMID / Account & IFSC Based (Every mode allowed by NPCI).
5	Bill Payment System
6	Option for Fee payments / Electricity Bill Payment etc
7	Creation of Recurring Deposit / Fixed Deposit

<b>D3</b>	<b>Support/ Request Services</b>
1	Request for ATM Debit card
2	Request for Internet Banking (Registration / Password Re-generation)
3	Request for TDS statement
4	Stop cheque
5	Revoke cheque
6	Request for Cheque book
7	Email alert configuration
8	SMS Alert configuration
9	Block debit card
10	Reminders on schedule bill payments
11	View status of fund transfer
<b>D4</b>	<b>Content based services</b>
1	Push / Notification Services
2	New Product information (Configurable)
3	IFSC search / lookup
4	ATM / Branch Search with map
<b>D5</b>	<b>Personalization</b>
1	Colour coding for debit and credit figures in statement
2	Customer originated grouping of default transactions
3	Customer personalized default beneficiary list
4	Auto up-gradation of the Application as per OS version
5	Application capability to be refreshed to fetch details of payees, billers account information, etc.
<b>E</b>	<b>Integration with third party service providers/software/middleware:</b>
1	National Payments Corporation of India (NPCI) for Immediate Payment Services (IMPS) transactions
2	Message format ISO 8583
3	Socket connection
4	Web services/XML over HTTP/HTTPS
5	SFTP, etc.
<b>E1</b>	<b>Registration &amp;Downloading mobile banking application:</b>
1	Registration Method : Branch, ATM, Internet Banking, SMS request for registration, Multi-function kiosk, Web portal, Contact Centre / IVR Referral by active Mobile banking users
2	Download URL sent in the SMS for successful registration
3	Google Play Store for Android / App Store for IOS (Apple)

<b>E2</b>	<b>Security</b>
E 2.1	Multi-factor authentication (PIN/OTP / CAPTCHA / Security Question, etc.). Minimum Two factor authentication
1	One of the factors of Authentication shall be mPin or higher.
2	Where mPin is used, end-to-end encryption of mPin is mandated
3	Data transmission with end to end encryption (Standard encryption algorithms like 3DES, AES, RSA, PKI scheme, with minimum encryption strength of 256 bit)
4	Platform support for SSL transactions and external certifying authority
5	Support to store data in the platform database in encrypted format
6	Application-level encryption should be facilitated over the network and transport layer encryption to maximum extent possible
7	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
8	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"
9	Auto blocking/locking of account upon reaching maximum limit of defined transactions
10	Audit trails and logging features available in Application server, Web server and Database
11	Ability to deny access to handset that does not meet industry standard
12	Security alert on registered mobile number on account of excessive activity in the account
<b>F</b>	<b>Scalability and Availability</b>
1	No. of concurrent users the platform can support and handle requests per second.
2	Total time for a typical fund transfer transaction execution
3	Restart or recovery process inbuilt in the application in the event of transaction or process failure. Reconciliation is required on T+1 basis.
4	Control features within the application to ensure integrity of data (input and update, maintained totals, audit trails, error reports, etc.)
5	Support available for load balancing circumstances
6	Application scalability to meet the future up gradations to and all new handset/platform coming in the industry
7	Application support to work on 2G/3G/4G environment / platform
8	Application capability to work on encrypted/non- encrypted mode as per the requirement of the Bank
9	Application platform support for native, hybrid-web, hybrid combination (hybrid with additional native UI and code capability) and mobile web app
<b>G</b>	<b>Support and Maintenance</b>

1	Provision to inform System downtime activity to the bank 48 hours before the schedule maintenance activity through email
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
3	Ability to provide a 365 X 24 X 7 telephone number and email ID to be used for reporting issues and problem resolution. Escalation matrix with email ID and problem classification with time period for resolution
4	Availability of an experienced support team for quick problem resolution and corrective measures
5	Provision for Push notification of system down to customers through the application over the air, if required by Bank
<b>H</b>	<b>Statutory and regulatory requirements / enhancements</b>
1	Ability of the solution offered to comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI/NPCI and any other regulatory body with any further guidelines and mandates issued for Mobile Banking Transactions
2	Ability to propose a version update plan with new enhanced features with scheduled timelines of deployment
<b>I</b>	<b>Standard for Mobile banking solution</b>
1	Mandatory compliance of the mobile banking application with the PA-DSS guidelines/standards
<b>I.1</b>	The proposed mobile banking solution should offer protection against the following specified risks:
1	Protecting customer's sensitive information from exposure to unintended third parties
2	Preventing identity impersonation from lost or stolen mobile devices or device credentials
3	Capability of the Application to read SIM serial no. and IMEI (International Mobile Equipment Identity) no
4	Blacklisting/Blocking of older versions of the Application on the back end, if there is a security breach
5	Security logging where all security events that happen inside the application should be logged and sent to the back-end server

# BID PROPOSAL PROFORMAE

## 6.1 BID COVERING LETTER

To:

The Managing Director,  
The Punjab State Cooperative Bank Ltd,  
Sector 34A, Chandigarh.  
160022.

Dear Sir,

**Reference: Implementation, Operation and Maintenance of Mobile Banking Solution for PSCB Chandigarh**

### 1 Terms & Conditions

- 1.1 I/We, the undersigned Bidder(s), having read and examined in detail the specifications and all bidding documents in respect of this Request for Proposal do hereby propose to provide goods and services as specified in the bidding document.
- 1.2 I/We, the undersigned Bidder(s) having submitted the qualifying data as required in your Request for Proposal, do hereby bind ourselves to the conditions of your Request for Proposal. In case any further information/documentary proof in this regard before evaluation of our bid is required, I/We agree to furnish the same on demand to your satisfaction.

### 2 Rates & Validity

- 2.1 All the rates mentioned in our Proposal are in accordance with the terms as specified in bidding documents. All the rates and other terms and conditions of this Proposal are valid for a period of 180 days from the date of opening of the bid.
- 2.2 I/We have studied the Clauses relating to Indian Income Tax Act and hereby declare that if any Income Tax, surcharge on Income Tax and any other Corporate Tax is altered under the law, I/we shall pay the same.

### 3 Deviations

I/We declare that all the goods and services shall be performed strictly in accordance with the Technical specification, Time Schedule and other terms of the Request for Proposal Document except the deviation as mentioned in the Technical Deviation Proforma. Further, I/We agree that additional conditions, if any, found in the Proposal documents, other than those stated in deviation proforma, shall not be given effect to.

### 4 Bid Pricing

I/We further declare that the rates stated in our Proposal are in accordance with your terms and conditions in the bidding document.

### 5 Earnest Money

I/We have enclosed the earnest money as required under Section 4.12 of the Request for Proposal Document. In case of default it is liable to be forfeited in accordance with the provisions enumerated therein.

**6 Details of cost of RFP Document:**

Value	
Demand Draft Number with Date	
Name and Branch of the Bank	

**7 Performance Guarantee**

I/We shall submit a Bank Guarantee @ 20 % of the total value of the order as required under Section 4.16 of the Request for Proposal Document.

**8 Declaration**

I/We hereby declare that my/our Proposal is made in good faith, without collusion or fraud and the information contained in the Proposal is true and correct to the best of my/our knowledge and belief and nothing has been concealed therefrom.

Thanking you,

Yours faithfully,

(Signatures)

Date:

Place:

Name:

Designation:

Seal

## 6.2 PROFORMA TECHNICAL BID

Bidder's Name and Address:

Contact Person:

Designation:

Telephone Number:

Fax Number:

e-mail Address:

**Please attach all annexures in the given order as requested below:**

S No	Description	Annexures Attached (Yes/No)	Bid Page No
1.	The Bidder should be a registered IT company in India under Companies Act 1956 and should have been in operation for at least Five years as on date of RFP. Please attach supporting documents as <b>Annexure-1</b>		
2.	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities. Please attach supporting documents as <b>Annexure-2</b>		
3.	Bidder should have average annual turnover of ₹ 10 Crore or more for the last 3 years (2014-15, 2015-16 and 2016-17). In case of Micro and Small enterprises (MSEs) and startups (duly recognized by DIPP) the criteria of average annual turnover is relaxed. Such bidders are required to enclose the relevant and supporting documents for the said relaxation. Please attach supporting documents as <b>Annexure-3</b>		
4.	The Bidder should have positive net worth in last 3 FY. Please attach supporting documents as <b>Annexure-4</b>		
5.	The Bidder should have implemented Mobile Banking Solution, in at least 1 Bank. Please attach supporting documents as <b>Annexure-5</b>		
6.	The Bidder should have successfully implemented mobility solution in at least 3 Banks/NBFC/MFI in India. Please attach supporting documents as <b>Annexure-6</b>		
7.	The Bidder should be at least CMMI Level 3 certified. Please attach supporting documents as <b>Annexure-7</b>		
8.	The Bidder should be ISO 9001:2015 certified. Please attach supporting documents as <b>Annexure-8</b>		
9.	The Bidder should not be involved in any Bankruptcy filing or for protection from it. Please attach supporting documents as <b>Annexure-9</b>		
10.	The Bidder should not be a blacklisted by any Government / PSU department or bank. <b>Annexure-10</b>		
11.	If the Bidder is not the OEM, please attach due authorization certificate from the OEM. <b>Annexure-11</b>		

(Signatures)

Date:

Place:

Name:

Designation:

Seal

**6.3 DEVIATIONS FROM THE DETAILED TECHNICAL SPECIFICATIONS**

Following are the Deviations and Variations from the detailed specifications given in this Request for Proposal Document. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the specifications mentioned in the Request for Proposal Document.

S No	Clause No	Page No	Statement of Deviations and Variations

(Signatures)

Date:

Place:

Name:

Designation:

Seal



**6.4 DEVIATIONS FROM THE TERMS AND CONDITIONS**

Following are the Deviations and Variations from the terms and conditions of this Request for Proposal Document. These deviations and variations are exhaustive. Except for these deviations and variations, all the terms and conditions are acceptable to us.

S No	Clause No	Page No	Statement of Deviations and Variations

(Signatures)

Date:

Place:

Name:

Designation:

Seal



THE PUNJAB STATE COOPERATIVE BANK LTD,  
CHANDIGARH

## 6.5 PROFORMA MANUFACTURER'S / DEVELOPER'S AUTHORIZATION

Ref. No \_\_\_\_\_

Date: \_\_\_\_\_

To:

The Managing Director,  
The Punjab State Cooperative Bank Ltd,  
Sector 34A,  
Chandigarh.  
160022.

Dear Sir,

**Request for Proposal No.PSCB/IT/MobileBanking/2018/01 Dated, 2018, for Implementation, Operation and Maintenance of Mobile Banking Solution for PSCB Chandigarh.**

We \_\_\_\_\_ who are established and reputed Manufacturers / Developers of \_\_\_\_\_ having Factory / Development Centre at \_\_\_\_\_ do hereby authorize M/s \_\_\_\_\_ [Name and Address of Vendor] to submit a bid and sign the contract with you for the goods Manufactured / Products developed by us against the above Request for Proposal No PSCB/IT/MobileBanking/2018/01. We hereby extend our full Guarantee and Warranty as per the clauses of contract based on the Terms and Conditions of the RFP for the goods and services offered for supply by the above organization in response to your RFP.

Yours faithfully

Name of the Manufacturer / Developer

Authorized Signatory

Note:

This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. It should be included by the bidder in its bid.

**6.6 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR HARDWARE**

Following is the exhaustive bill of material with makes and part numbers. Further we abide ourselves by the compliances indicated as per the desired specifications.

S No	Description	Make	Part Number if any	Quantity	Compliance (Yes/No)

(Signatures)

Date:

Place:

Name:

Designation:

Seal

**6.7 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR SOFTWARE / SERVICES**

Following is the exhaustive bill of material with makes and part numbers. Further we abide ourselves by the compliances indicated as per the desired specifications.

S No	Description Please copy all the functional requirements specified in this RFP	Response A: Available C: Customization Required N: Not Available

(Signatures)

Date:

Place:

Name:

Designation:

Seal

### 6.8 PROFORMA COMMERCIAL BID

We hereby quote our commercial offer as given below. You may add additional rows/column as per your own requirement to quote the prices:

S No	Particulars (a)	Gross Base Price in ₹(b) (Criterion for Bid Evaluation)	GST + other levies, as applicable (c) Payable as per actual rates applicable from time to time on production of proof of payment	TOTAL Price to be paid including GST and any other levies (b) + (c)
A.	<b>License Fees</b>			
1.	Server License Fees for Mobile Banking Solution			
<b>Sub Total A</b>				
B.	<b>Implementation Fees with one year warranty service</b>			
1.	One Time Implementation Fees for Mobile Banking Solution			
<b>Sub Total B</b>				
C.	<b>ASC Fees after warranty period</b>			
1.	ASC Fees for 2 <sup>nd</sup> Year			
2.	ASC Fees for 3 <sup>rd</sup> Year			
3.	ASC Fees for 4 <sup>th</sup> Year			
4.	ASC Fees for 5 <sup>th</sup> Year			
<b>Sub Total C</b>				
<b>Grand Total (A + B + C)</b>				

#### The Details of Earnest Money Deposit:

Value	
Demand Draft Number with Date	
Name and Branch of the Bank	

(Signatures)

Date:

Place:

Name:

Designation:

Seal