# 1. Annexure I – Bid Forwarding Letter

### Bid Forwarding Letter

**(To be submitted on Bidder’s letter head)**

**[To be included in Eligibility Bid Envelope]**

 Date:

The General Manager

Small Industries Development Bank of India

Fraud Management Cell

SIDBI Tower,

15, Ashok Marg,

Lucknow– 226001 (UP)

Dear Sir,

**RfP for** **Procurement, Implementation, Maintenance And Support Of End To End Early Warning Signal (EWS) System**

 We, the undersigned, offer to submit our bid in response and accordance with your **RfP No: 2020OCT04/T000175623 Dated October 4, 2018**

 We, the undersigned bidders, having read and examined the aforesaid RfP document and subsequent pre-bid clarifications issued by the Bank in detail, do hereby propose to extend the services as specified in the above mentioned Tender document and submit the following as per requirement:

1. We propose **<Name of the Solution>** as per the requirement of RfP for Procurement, Implementation, Maintenance and Support of End To End Early Warning Signal (EWS) System.
2. **Bid Price:** We have enclosed a Demand Draft / banker’s cheque of the sum of `**5000/-** (Rupees Five Thousand only) towards non-refundable bid price.
3. **Earnest Money Deposit (EMD):** We have enclosed a Demand Draft / banker’s cheque / Bank Guarantee (BG) of the sum of `**3,50,000/-** (Rupees Three Lakh Fifty Thousand only) towards EMD. This EMD is liable to be forfeited in accordance with the provisions mentioned in the RfP.
4. Eligibility criteria bid, Technical bid and Commercial bid **inside separate envelopes**, in prescribed formats.

We hereby declare that our bid is made in good faith, without collusion or fraud and the information contained in the bid is true and correct to the best of our knowledge and belief.

Further, we agree to abide by all the terms and conditions as mentioned herein the tender document. We agree to abide by this offer till 6 months from the date of last day of submission of offer (Bid). If our offer is accepted, we undertake to provide Service support for the software supplied as per the above referred RfP, during contract period, if contracted.

The Warranty and ATS for all software components would be back to back from OEM and would start from date of final acceptance as mentioned in the RfP. The price quoted by us for software includes back to back OEM warranty for contract period. We also undertake to maintain the software products & all components of implemented solution for at least 3 years after the contract period.

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

We also undertake to have read, understood and accepted the terms and conditions specially those related to evaluation and selection processes mentioned in the RfP except the points mentioned in **Annexure - XV** (Statement of deviations) in our bid response. Having submitted our response to the aforesaid RfP, we also understand not to have any option to raise any objection against any of the said processes defined in the RfP in any future date. We understand that our bid is binding on us and persons claiming through us and that you are not bound to accept a bid you receive.

We have also noted that SIDBI reserves the right to consider / reject any or all bids without assigning any reason thereof. We understand that you are not bound to accept the lowest or any Bid you may receive.

We remain,

Yours sincerely,

|  |  |
| --- | --- |
| Date : |  Name & Signature of Authorized Signatory ………………………………………… |
| Place : | Designation :…………….… Phone & E-mail:………………….…Name of the Organization :  Seal ………………………………………. |

# 2. Annexure II – General Information about Bidder

**General Information about Bidder**

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

 **[To be included in Eligibility Bid Envelope]**

| **S.N.** | **Information about the Bidder** | **Bidder’s response** | **Attachment** **Tag** |
| --- | --- | --- | --- |
| **1** | **Name of the bidder company**  |  |  |
| **2** | **Year of establishment**  |  |  |
| **3** | **Type of Company** [Government/PSU/Pub. Ltd / Pvt. Ltd / LLP / Partnership] |  |  |
| **4** | **Registration No. and date of registration.** |  |  |
| **5** | **Copy of Registration Certificate to be enclosed (Yes / No)** |  |  |
| **6** | **Address of Registered Office with contact numbers**  |  |
| a | Address  |  |  |
| b | Land Line No. |  |  |
| c | Fax No. |  |  |
| d | Mail Id. |  |  |
| **7** | ***Address of Local Office at Mumbai / Lucknow / Any Other City with contact numbers [phone /fax/mail]*** |  |
| a | Address  |  |  |
| b | Land Line No. |  |  |
| c | Fax No. |  |  |
| d | Mail Id. |  |  |
| **8** | **MSME Status (Tick appropriate)** |  |
| a | Company **does not qualify** the status of MSE. |  |  |
| b | Company **does qualify** the MSE status. |  |  |
| c | SC/ST |  |  |
| d | MSE registration certificate or a certificate from Chartered Accountant attached. **(Yes/No)** |  |  |
| **9** | **PAN No.**  |  |  |
| Copy of PAN enclosed (Yes/No) |  |  |
| **10** | **GST / Sales Tax / VAT / Service tax registration Number** |  |  |
| Copy of GST / Sales Tax / VAT / Service Tax certificate enclosed. (Yes / No) |  |  |
| **11** | ISO 9000/9001 or ISO/IEC 27001 **Certified (Yes/No) & Validity Date** |  |  |
| Copy of Registration Certificate to be enclosed (Yes / No) |  |  |
| **12** | Details of all OEMs or Authorized Partners of OEM, whose products are being proposed |  |  |
| **MAF from OEM** as per format given in **Annexure – VII enclosed.** (Yes /No) |  |  |
| **13** | **Financials** |  |
| **Parameter** | **FY** | **Amount in lakh** |  |
| a | **Annual Turnover**(Gross Income excluding other Income) | 2016 – 2017 |  |  |
| 2017 – 2018 |  |  |
| 2018 – 2019 \*\* |  |  |
| b | Cash Profit | 2016 – 2017 |  |  |
| 2017 – 2018 |  |  |
| 2018 – 2019 \*\* |  |  |
| c | Net worth | 2016 – 2017 |  |  |
| 2017 – 2018 |  |  |
| 2018 – 2019 \*\* |  |  |
|  | \*\* In case the audited figures are not available, CA Certified Provisional figures for FY 2018-19 may be furnished |
| d | CA certificate submitted. (Yes / No)  |  |  |
| **14** | Contact Details of Bidder’s **authorized representative** to make commitments to SIDBI. Power of attorney as per format given in **Annexure – IX** to be submitted. |  |
| a | Name |  |  |
| b | Designation |  |  |
| c | Office address |  |  |
| d | Land Line No. |  |  |
| e | Mobile No. |  |  |
| f | Fax No. |  |  |
| g | Mail Id |  |  |
| **15** | Bidder should not have been blacklisted by any PSU or Public Sector Bank or RBI or IBA or any other Government entity as on the last date of submission of Bid. |  |  |
| Self declaration to this effect on company's letter head signed by company’s authorized signatory as per **Annexure - XVII** to be submitted. |  |  |
| **16** | **EMD Details** |  |
| a | DD / Pay Order / Bank Guarantee |  |  |
| b | Number |  |  |
| c | Date of Issue |  |  |
| d | Issuing Bank |  |  |
| e | Amount (Rs.) |  |  |
| **17** | **Tender Form Cost Details** |  |
| a | DD / Pay Order |  |  |
| b | Number |  |  |
| c | Date of Issue |  |  |
| d | Issuing Bank |  |  |
| e | Amount (Rs.) |  |  |

|  |  |
| --- | --- |
| Date | Signature of Authorized Signatory … |
| Place | Name of the Authorized Signatory … |
|  | Designation … |
|  | Phone & E-mail:  |
|  | Name of the Organization … |
|  | Seal … |
| **Note** | * *Bidder response should be complete with all relevant documents attached.*
* *Documentary proof, sealed and signed by authorized signatory, must be submitted.*
* *Details of clients and relevant contact details are mandatory. Bidders may take necessary approval of the clients in advance before submission of related information. SIDBI will not make any separate request for submission of such information.*
* *SIDBI will contact the bidder referenced customer for verifications of facts, the bidder to ensure that the customer is intimated. Further in case SIDBI feels to visit the reference site, the bidder to take necessary approvals for the same. SIDBI will not make any separate request to the bidders customers.*
* *Proposal of the bidders are liable to be rejected in case of incomplete information or wrong information or non-submission of documentary proof.*
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# 3. Annexure III – Eligibility Criteria

### Response to Minimum Eligibility Criteria

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

 **[To be included in Eligibility Bid Envelope]**

Proposals of bidders not complying with the ‘Eligibility criteria’ or who fail to submit documentary evidence thereon are liable to be rejected and will not be considered for further evaluation.

The proposal of the bidder should adhere to the following Eligibility Criteria.

| **S. N** | **Criteria** | **Proof to be Submitted** | **Compliance****[Yes/No]** | **Attachment****Tag** |
| --- | --- | --- | --- | --- |
| 1 | The Lead Bidder should be a registered corporate / Partnership firm / LLP / Govt. Institution for the last five years as on date of RFP under Indian Laws or /and an autonomous Institution approved by GOI/RBI promoted with valid GST Tax registration certificate. In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier / original Partnership Firm / Limited Company can be taken into account.  | * Limited Company: Certified copy of Certificate of Incorporation / Certificate of Commencement of Business.
* Partnership firm: Certified copy of Partnership Deed.
* Reference of Act/Notification
 |  |  |
| **2** | The Lead Bidder should have a minimum average turnover of INR 3 Crore for the last three financial Years (i.e. 2016-17, 2017-18, 2018-19). Net profit should be positive in any 2 (two) of the last three financial years and in the immediately preceding FY. The net worth should be positive in immediately preceding three (3) financial years i.e. 2016-17, 2017-18, 2018-19. This must be the individual company’s financials and not consolidated or of any group of companies / subsidiaries.  | 1. Audited financial statements of respective years  OR2. Certificate from statutory auditor  |  |  |
| 3 | The bidder should be the Original Software Developer (OSD) / Original Software Owner (OSO) / Original Equipment Manufacturer (OEM) or certified / authorized Partner of the solution offered. Alternatively, the Bidder may also form a consortium with OEM / OSD / OSO / Authorised Partner of OEM / OSD to participate in the tender, in which case, the bidder will be designated as Lead Bidder. @@**Note:** (1) Both OEM/OSD/OSO and its authorized supplier cannot bid simultaneously for the same item/product. (2) If a bidder submits a bid in consortium with or on behalf of the OEM/OSD/OSO/ Authorized Partner, the same bidder cannot submit another bid with or on behalf of another OEM /OSD/OSO/ Authorized Partner and vice-versa. | Letter from the OEM/OSD/OSO authorizing the bidder to participate in the RFP and agreement with the solution provider with reference to the solution offered should be submitted as per **Annexure III** along with the bid. In case OEM/OSD/OSO is directly participating self-declaration has to be provided.  |  |  |
| **4** | Any party of the consortium should have Implemented / under implementation of Early Warning Signal (EWS) System, in at least one Commercial Bank in India / Small Finance Bank in India / Foreign Bank / Financial Institutions in India (viz. NABARD, EXIM BANK, NHB etc.) (excluding RRBs/ Co- operative Bank) within last five years as on date of submission of the Bid. | Letter from the organization concerned confirming successful implementation / under implementation of Early Warning Signals (EWS) solution with them, to be submitted along with PO Copies / Agreement Copies and Installation certificate/UAT signoff. Name of the person who can be referred to from Clients’ side, with Name, Designation, Postal Address, Contact Phone and Fax numbers, E-Mail Ids, etc., (Attach copies of purchase orders).The Bank reserves the right to inspect such installations while evaluating bids. The vendor should bear all the expenses in this regard.  |  |  |
| **5** | Any party of the consortium should not have been blacklisted by any PSU or Public Sector Bank or RBI or IBA or any other Government entity as on the last date of submission of Bid.  | Self declaration regarding Clean Track Record as per format **Annexure XVII** enclosed.  |  |  |
| **6** | The Lead Bidder should submit Pre-Contract Integrity Pact as per format provided in **Annexure XVI** | Pre-Contract Integrity Pact duly signed by authorized signatory on non-judicial stamp paper of requisite value (cost to be borne by the bidder) as per format given in **Annexure XVI** need to be enclosed. |  |  |
| **7** | The Lead Bidder and OEM/OSD/OSO/Authorised Partners should have an office and its support centre in India.  | Self-declaration with address and contact details on letter-head signed by authorized signatory of the Bidder |  |  |
| **8** | The bidder should comply with Statutory & Regulatory guidelines. In case of a consortium bid, all the parties in the consortium should comply with Statutory & Regulatory guidelines. | Self declaration on company’s letter-head duly signed by authorized signatory of the bidder |  |  |
|  |  |  |  |  |

The bidder is to submit documentary evidence for all the above points along with **Annexure-III – Eligibility Criteria**.

**Note**:

1. Documentary evidence must be submitted for each criterion.
2. Bidder must comply with all the above-mentioned criteria and provide the requisite information. Non-compliance of any of the criteria will entail rejection of the offer summarily. Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.
3. SIDBI reserves the right to ask for additional / alternate documents from the Bidder.
4. The Bidders meeting the eligibility criteria as laid out above will be taken forward to the next stage of technical evaluation.
5. Non - submission of any of the specified documents by the Bidder would result in rejection of bid.
6. A summary of experience mentioned by the bidder for the abovementioned point, must be enclosed with the Eligibility Bid, giving the following details:
* Name of the Client,
* Scope of the Project.
* Project Deliverables.
* Details of the software licenses delivered.
* Details of integration with other legacy System of the customer.
* Date of award of Contract.
* Date of commencement of the Project.
* Date of successful commissioning/final sign-off of the Project by customer.
* Name of the person who can be referred to from Clients' side, with Name, Designation, Postal Address, Contact Phone and Fax numbers, E-Mail IDs, etc.

(Above details are MANDATORY and are to be included by the bidder in the Eligibility Bid. Without the above details, the Bid is liable to be rejected.)

This reference (point # 4 above) of project experience submitted by the bidder may be referred /contacted by SIDBI team for validation.

@@ - In the tender document, the term “Vendor”, “Supplier”, “Consultant”, “SI”, “Service Provider” etc. will be hereinafter considered to mean "Lead Bidder" and in case of Consortium, it will be the responsibility of the Lead Bidder to ensure execution of agreement / Tripartite Agreement with the Bank within the stipulated timelines mentioned in the RfP.

Respondent of the bid will be considered as the Lead Bidder who will be wholly and solely be responsible for end to end implementation and completion of this project as per scope and ensuring post implementation support for the entire contract period of 5 years. The Lead Bidder may form a consortium with OEM / OSD / OSO / Authorized Partner of OEM / OSD /OSO to participate in the tender.

The parties of the consortium cannot be changed after award of the contract.

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# 4. Annexure IV – Technical Bid

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

 **[To be included in Technical Bid Envelope]**

1. Bidder is requested to note that scoring on subjective parameters will depend on the quality of response being furnished for each of the parameters. Response may please be furnished accordingly in the following format and as mentioned in the relevant section of the RfP. In case of requirement, additional annexures may be attached.

| **Srl. No.** | **Parameters** | **Information to be Submitted** | **Annexure /Tag No.** | **Remarks** |
| --- | --- | --- | --- | --- |
| 1. | Project Management and  | Details to be submitted for evaluation as mentioned in the table of evaluation parameters and section 7.5.4 of RfP |  |  |
| 2. | Compliance of the solution to meet Functional and Technical requirement mentioned at **Annexure - V** | Details are to be furnished as mentioned in the relevant section of RfP in the format **Annexure - V** |  |  |
| 3 | Mobile App of the EWS Solution | Details to be submitted for evaluation as mentioned in the table of evaluation parameters and section 7.5.4 of RfP |  |  |
| 4 | Technical Presentation | * Bidder’s understanding on project scope
* Bidder’s knowledge and experience to deliver vis-à-vis scope of the assignment
* Project delivery organization and Solution architecture
* Bidder’s ability to provide crisp and clear answers with strong content to questions asked
 |  |  |

1. Bidders is also requested to furnish additional technical information in the following format

| **Srl. No.** | **Parameters** | **Information to be Submitted** | **Annexure /Tag No.** | **Remarks** |
| --- | --- | --- | --- | --- |
| 1 | Details of Infrastructure | Details of Infrastructure are to be furnished in the format **Annexure - XVIII** |  |  |

1. Bidder will mention the requirement of Oracle Database Instance, network bandwidth, hardware and SAN Storage in following format.**:**

|  |  |
| --- | --- |
| **Item Name** | **Requirement with specifications** |
| Oracle Database |  |
| SAN Storage |  |
| Minimum bandwidth requirement at user level for using the proposed solution |  |
| Bandwidth requirement for DC-DR replication |  |
| Hardware requirements |  |

# 5. Annexure V – Functional & Technical Specifications

### (RfP No: 2020OCT04/T000175623 Dated October 04, 2019)

 **[To be included in Technical Bid Envelope]**

**Functional and Technical requirement**

The EWS Solution should provide functional & technical features as mentioned in **Appendix I, Appendix II & Appendix III:**

Bidder has to mention in **‘Bidder’s Score’** column in following table towards availability of following features and functionalities in the proposed solutionas per scoring matrix given below**:**

**1 - Feature readily available**

**0.5 - Feature available with customization**

**0 - Feature not available**

# 5.1 Annexure V – Functional & Technical Specifications

**Appendix I**

**EARLY WARNING SIGNAL TRIGGERS PRESCRIBED BY RESERVE BANK OF INDIA (RBI)**

Some Early Warning signals which should alert the bank officials about some wrongdoings in the loan accounts which may turn out to be fraudulent.

Bidders are required to indicate either the features is Readily Available (Y) or Customized (C) or Not Available (N) in their product

Criteria

|  |  |
| --- | --- |
| **Description** | **Response** |
| Required functionality is readily available  | “Y”= 1 Marks  |
| Required functionality will be made available with customization  | “C”= 0.5 Marks  |
| Required functionality is not available/will not be available  | “N”= 0 Marks  |
|  | Maximum possible marks for functionalities = 38 \* |

 \* Triggers as mentioned in Sr.No.3, 5, 7 and 9 not required at present

| **Sr. No.**  | **Feature in the Solution** | **Possible sources of information (Internal / External)** | **Bidder’s Response****[Available (Y) / Customized (C) / Not available (N)]** |
| --- | --- | --- | --- |
| 1 | Default in payment to the banks/ sundry debtors and other statutory bodies, etc., bouncing of the high value cheques  | External  |  |
| 2 | Raid by Income tax /sales tax/ central excise duty officials  | External |  |
| 3 | Frequent change in the scope of the project to be undertaken by the borrower | Not required at present |  |
| 4 | Under insured or over insured inventory  | Internal & External |  |
| 5 | Invoices devoid of TAN and other details  | Not required at present |  |
| 6 | Dispute on title of the collateral securities  | External |  |
| 7 | Costing of the project which is in wide variance with standard cost of installation of the project | Not required at present |  |
| 8 | Funds coming from other banks to liquidate the outstanding loan amount unless in normal course. | External |  |
| 9 | Foreign bills remaining outstanding with the bank for a long time and tendency for bills to remain overdue. | Not required at present |  |
| 10 | Request received from the borrower to postpone the inspection of the godown for flimsy reasons. | Internal |  |
| 11 | Delay observed in payment of outstanding dues. | Internal & External |  |
| 12 | Claims not acknowledged as debt high. | External |  |
| 13 | Frequent invocation of BGs and devolvement of LCs. | External |  |
| 14 | Funding of the interest by sanctioning additional facilities | External |  |
| 15 | Exclusive collateral charged to a number of lenders without NOC of existing charge holders. | External |  |
| 16 | Concealment of certain vital documents like master agreement, insurance coverage | External |  |
| 17 | Floating front / associate companies by investing borrowed money | External |  |
| 18 | Significant reduction in the stake of promoter / director or increase in the encumbered shares of promoter / director. | External |  |
| 19 | Resignation of the key personnel and frequent changes in the management | External |  |
| 20 | Substantial increase in unbilled revenue year after year. | External |  |
| 21 | Large number of transactions with inter-connected companies and large outstanding from such companies. | External |  |
| 22 | Significant movements in inventory, disproportionately differing vis-a-vis change in turnover. | External |  |
| 23 | Significant movements in receivables, disproportionately differing vis-a-vis change in turnover and/or increase in ageing of the receivables. | External |  |
| 24 | Disproportionate change in other current assets. | External |  |
| 25 | Significant increase in working capital borrowing as percentage of turnover. | External |  |
| 26 | Critical issues highlighted in the stock audit report. | Internal & External |  |
| 27 | Increase in Fixed Assets, without corresponding increase in long term sources (when project is implemented). | External |  |
| 28 | Increase in borrowings, despite huge cash and cash equivalents in the borrower’s balance sheet. | External |  |
| 29 | Liabilities appearing in ROC search report, not reported by the borrower in its annual report. | External |  |
| 30 | Substantial related party transactions. | External |  |
| 31 | Material discrepancies in the annual report. | External |  |
| 32 | Significant inconsistencies within the annual report (between various sections). | External |  |
| 33 | Poor disclosure of materially adverse information and no qualification by the statutory auditors. | External |  |
| 34 | Frequent change in accounting period and/or accounting policies. | External |  |
| 35 | Frequent request for general purpose loans.  | External |  |
| 36 | Frequent ad hoc sanctions. | Internal & External |  |
| 37 | Not routing of sales proceeds through consortium / member bank / lenders to the company. | External |  |
| 38 | LCs issued for local trade / related party transactions without underlying trade transactions. | External |  |
| 39 | High value RTGS payment to unrelated parties. | External |  |
| 40 | Heavy cash withdrawal in loan accounts. | External |  |
| 41 | Non production of original bills for verification upon request. | Internal |  |
| 42 | Increase in arrears of MFIs / increase in PAR both in % terms and absolute terms. | External |  |

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#  Annexure V – Functional & Technical Specifications

**Appendix II**

**EARLY WARNING SIGNAL TRIGGERS PRESCRIBED BY**

 **DEPARTMENT OF FINANCIAL SERVICES (DFS)**

Criteria

|  |  |
| --- | --- |
| **Description** | **Response** |
| Required functionality is readily available  | “Y”=1 Marks  |
| Required functionality will be made available with customization  | “C”=0.5 Marks  |
| Required functionality is not available/will not be available  | “N”=0 Marks  |
|  | Maximum possible marks for functionalities = 76 @  |

@ Triggers as mentioned in Sr.No.6, 27, 28, 29, 30, 31, 32 & 37 are not required at present

Bidders are required to indicate either the features is Readily Available (Y) or Customized (C)or Not Available (N) in their product.

| **Sl No** | **Category**  | **Signal**  | **Possible sources of information (Internal / External)** | **Bidder’s Response** **[Available (Y) / Customised (C) / Not available (N)]**  | **Description**  |
| --- | --- | --- | --- | --- | --- |
| 1 | Account Conduct  | Irregular account  | Internal & External |  | No. of days the account has been irregular during last 6 months  |
| 2 | Account Conduct  | Average utilization of FBWC limits.  | Internal & External |  | Average limit utilisation in last 90 days including WCDL and CCOD  |
| 3 | Account Conduct  | BG invocation  | External |  | No. of instances in last 30 days  |
| 4 | Account Conduct  | Continuous flow of funds among intergroup companies within the bank (Amount of transactions)  | External |  |

|  |
| --- |
| Monitoring of continuous flow of |
| % value of DR/CR across group companies against total value of transaction  |

 |
| 5 | Account Conduct  | Continuous flow of funds among intergroup companies (no. of transactions)  | External |  |

|  |
| --- |
| Monitoring of continuous flow of funds  |
| -% of no. of transactions DR/CR across group companies against total no. of transactions  |

 |
| 6 | Account Conduct  | Crystallization of Export Bills  | Not required at present |  | No. of Instances In last 30 days due to non-payment  |
| 7 | Account Conduct  | Delay in interest servicing days  | Internal & External |  | No of days interest not serviced from last debit  |
| 8 | Account Conduct  | Frequent return of Bills discounted or sent for collection  | External |  | Return of Bills discounted/Collection- No. of instances in last 30 days  |
| 9 | Account Conduct  | Frequent return of Outward Cheques  | External |  | Return of Outward Cheques- No. Of Instances InLast 30 Days  |
| 10 | Account Conduct  | Heavy Cash Withdrawal  | External |  | Heavy Cash Withdrawal on a daily basis i.e. Single Cash Transaction of Rs. 10 lac & above  |
| 11 | Account Conduct  | Irregularity count in last 6 months  | Internal & External |  | No. of times account has been irregular in last 6 months  |
| 12 | Account Conduct  | LC Devolvement  | External |  | No. of instances in last 30 days (Combination of due to irregularity and devolvement)  |
| 13 | Account Conduct  | Non-renewal of facilities  | Internal & External |  | No. of days delay in renewal of credit limits  |
| 14 | Account Conduct  | Number of consecutive months with decline in credit -debit summation | Internal & External |  | No. of consecutive months of decline in credit-debit summation  |
| 15 | Account Conduct  | Number of inward cheque returns in last 30 days  | Internal & External |  | Number of inward cheque returns in last 30 days  |
| 16 | Account Conduct  | Delay in servicing of interest- no. of times delayed in 6 months  | Internal & External |  | No. of instances, delay in servicing of interest during last 6 months  |
| 17 | Account Conduct  | Movement of Stocks in Process (SIP)  | Internal & External |  | Increase in the value of SIP over previous month  |
| 18 | Account Conduct  | No. of times account turns SMA-2 in 6 months  | Internal & External |  | Number of times account turned SMA-2 during last 6 months  |
| 19 | Compliance  | Delay in submission of stock statement (SME)  | Internal & External |  | No. of days delay in submission of stock statement from due date (20 days grace period)  |
| 20 | Compliance  | Delay in submission of stock statement (corporate and mid- corporate)  | Internal & External |  | No of days delay in submission of stock statement from due date (20 days grace period)  |
| 21 | Compliance  | Depletion in the value of security (Primary)  | Internal & External |  | Percentage decline in value of primary security as compared to previous month.  |
| 22 | Compliance  | Primary Security Under-insured  | Internal & External |  | Is the Primary Security under-insured?  |
| 23 | Compliance  | Non-Compliance with sanction terms  | Internal |  | Compliance status of sanction terms  |
| 24 | Compliance  | Non-submission of audited financials of borrower and associate companies  | Internal |  | No. of days delay in submission of audited financials beyond due date  |
| 25 | Compliance  | Pending perfection of Security/charges  | Internal |  | Number of items pending Perfection of Security/charges.  |
| 26 | Due Diligence  | Borrower, promoters/director/associates/ group companies in the lists of defaulters  | Internal & External |  | Is the borrower, promoters/director/ associates/ group companies in the lists of defaulters?  |
| 27 | Efficiency  | Increase in holding levels of Debtors – against estimates (Monthly)  | Not required at present |  | % increase in holding levels of debtors as per SS against estimates  |
| 28 | Efficiency  | Increase in holding levels of Stocks – against estimates (Monthly)  | Not required at present |  | % of Increase in holding levels of Stocks as per SS against estimates  |
| 29 | Efficiency  | Days inventory as cost of sales - downward  | Not required at present |  | Deviation (decrease in %) from estimates  |
| 30 | Efficiency  | Debtors as days sales  | Not required at present |  | Deviation (decrease in %) from estimates  |
| 31 | Efficiency  | Gross Current Assets as days sales  | Not required at present |  | Absolute Value  |
| 32 | Efficiency  | % of shortfall in net sales – compared to estimates (as at end of quarter)  | Not required at present |  | % of shortfall in net sales – compared to estimates (as at end of quarter)  |
| 33 | Efficiency  | Change in internal ratings  | Internal |  | Number of notches downgraded  |
| 34 | Efficiency  | Decrease consistently in Interest Coverage Ratio (as on 31st March)  | External |  | How much % of decrease in ICR  |
| 35 | Efficiency  | Difference in the value of Stocks in ABS vis-à-vis Stock Statement (as on 31st March)  | External |  | % Difference in value of stocks in Stock statement & value of Stocks in ABS  |
| 36 | Leverage  | Debt To Equity  | External |  | Deviation (decrease in %) from estimates  |
| 37 | Leverage  | DSCR  | Not required at present |  | Absolute value  |
| 38 | Leverage  | Interest Coverage Ratio  | External |  | Absolute Value  |
| 39 | Leverage  | TOL/TNW  | External |  | Absolute Value  |
| 40 | Liquidity  | Current Ratio  | External |  | Absolute value  |
| 41 | Liquidity  | Quick Ratio  | External |  | Deviation (decrease in %) from estimates  |
| 42 | Liquidity  | RoNW  | External |  | Deviation (decrease in %) from estimates  |
| 43 | Liquidity  | Net Sales To Total Assets  | External |  | Absolute Value  |
| 44 | Liquidity  | Operating Cash Flow to Current Liabilities  | External |  | Operating Cash Flow to Current Liabilities  |
| 45 | Liquidity  | Operating Cash Flow to Total Serviceable Debt  | External |  | Operating Cash Flow to Total Serviceable Debt  |
| 46 | Profitability  | EBITDA Margin  | External |  | Deviation (decrease in %) from estimates |
| 47 | Profitability  | Net Cash accrual to Net sales  | External |  | Absolute Value  |
| 48 | Profitability  | Net Profit Margin  | External |  | Deviation (decrease in %) from estimates  |
| 49 | Profitability  | Return on Capital Employed  | External |  | Absolute Value  |
| 50 | Profitability  | Return on Equity  | External |  | Absolute Value  |
| 51 | Size  | Adjusted TNW  | External |  | Deviation (decrease in%) from estimates |
| 52 | Size  | Net Sales  | External |  | Deviation (decrease in%) from estimates |
| 53 | Coverage  | Net Cash Accrual To Total Debt  | External |  | Absolute Value  |
| 54 | Coverage  | Total Debt/EBITDA  | External |  | Absolute Value  |
| 55 | Diversion of Funds  | Credit summations not matching reported sales in proportion to banks share  | External |  | Deviation (decrease in%) in credit summation from reported sales (Sales as a % WC exposure sanctioned)  |
| 56 | Financial Operations  | Unhedged Foreign Currency Exposure  | External |  | Unhedged FCE as a% to total FC Exposure  |
| 57 | Project-related  | Delay in project implementation  | Internal & External |  | Delay between COD as per projected & actual COD for project  |
| 58 | Others (External trigger)  | Pledging/selling of promoters' shares in the borrower company due to financial stress  | External |  |  |
| 59 | Others (External trigger)  | Regulatory changes adversely affecting the industry  | External |  |  |
| 60 | Others (External trigger)  | Borrower reported as Defaulter by other bank(s) In CRILC  | External |  |  |
| 61 | Others (External trigger)  | Borrower, Promoters/Director/ Associates/ Group Companies in the lists of defaulters  | External |  |  |
| 62 | Others (External trigger)  | Change In External Ratings  | External |  |  |
| 63 | Others (External trigger)  | Continuous decline in share price in last quarter  | External |  |  |
| 64 | Others (External trigger)  | Delay in payment or non-payment of statutory dues  | External |  |  |
| 65  | Others (External trigger)  | Instance of loss of a major customer of borrower  | External |  |  |
| 66 | Others (External trigger)  | Indication of fraud  | Internal & External |  |  |
| 67 | Others (External trigger)  | Raid or imposition of a penalty by government agencies on the company  | External |  |  |
| 68 | Others (External trigger)  | Business expansion to areas External core business/backward or forward integration  | External |  |  |
| 69 | Others (External trigger)  | Frequent change in statutory auditors (2 consecutive years)  | External |  |  |
| 70 | Others (External trigger)  | Frequent change in rating agency  | External |  |  |
| 71 | Others (External trigger)  | Resignation of independent directors within a short span of time  | External |  |  |
| 72 | Others (External trigger)  | Withdrawal by project sponsor/funding agency or delay in receipt of subsidy  | External |  |  |
| 73 | Others (External trigger)  | Disputes among Management/Promoters/JV Partners  | Internal & External |  |  |
| 74 | Others (External trigger)  | Frequent changes in top management / key executives  | External |  |  |
| 75 | Others (External trigger)  | High amount of personal loans by promoters  | External |  |  |
| 76 | Others (External trigger)  | Danger of product/technology obsolescence or introduction of cheaper substitutes  | External |  |  |
| 77 | Others (External trigger)  | Frequent utility disruption (e.g. power/water etc.) at borrower-end  | External |  |  |
| 78 | Others (External trigger)  | High rejection of goods  | External |  |  |
| 79 | Others (External trigger)  | Increasing employee attrition at borrower end  | External |  |  |
| 80 | Others (External trigger)  | Labour unrest  | External |  |  |
| 81 | Others (External trigger)  | Negative News about Borrower/Industry  | External |  |  |
| 82 | Others (External trigger)  | Negative News other than specific for Borrower/Industry  | External |  |  |
| 83 | Others (External trigger)  | Unfavourable trends in borrower value chain (Upstream/Downstream) | External |  |  |
| 84 | Others (External trigger)  | Y-O-Y Decline In quarterly capacity utilization  | External |  |  |

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# 5.3 Annexure V – Functional & Technical Specifications

**Appendix III**

**MINIMUM TECHNICAL AND FUNCTIONAL SPECIFICATIONS**

(to be included in the Technical Bids duly completed and with comments)

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

TECHNICAL SPECIFICATIONS

Vendor to provide the Architecture and other software (database, middleware, third party tools etc.) required for the solution being procured.

FUNCTIONAL SPECIFICATIONS

The system feature for each module is covered in the following table. The bidder needs to fill up the response column according to the criteria given below:

CRITERIA

|  |  |
| --- | --- |
| **Description** | **Response** |
| Required functionality is readily available  | “Y”=1 Marks  |
| Required functionality will be made available with customization  | “C”=0.5 Marks  |
| Required functionality is not available/will not be available  | “N”=0 Marks  |
|  | Maximum possible marks for - Functionalities = 221Technical - 108 |

|  | **General Software Requirements**  | **Bidder Response Y,C,N**  |
| --- | --- | --- |
| A | **Functional Overview**  |  |
| 1 | The proposed solution should be an integrated one having the following functionalities (indicative): * Data Integration system from internal and external sources
* Sources as mentioned in scope of work like (Example: Internal sources – Internal software applications, Loan Application system, Bank's Internal reports, KYC & AML, External Sources – Credit Bureau, Internet, Third party data providers, etc.)
* Capacity to collate, consolidate, transform, enrich, filter, analyses and storage of structured / semi-structure / un-structured data / information from all available channels such as internal or external
* Capacity of evaluating non-financial text based data, keyword based filtrations, and text analytics / sentiment based filterations
* Appropriate Extraction, Transformation & Loading application utility
* Rule engine - that provides facility of configurable analytical routines to analyze data and serve as input for alerts.
* Rating and scoring engine
* Alert Generation and management system
* Work Flow Management
* Reporting Module
* Reverse Integration module to feedback the other systems
* Account level and Customer level Dashboards at Departmental and Executive levels
* Solution should have the closure mechanism (as per Bank’s requirement) for EWS generated
 |  |
|  |
| B | **Data Integration Capabilities: Internal Data systems**  |  |
| 1 | The proposed solution must have integration capabilities from a variety of sources as mentioned in scope of work, like: * Internal Application
* Loan Application System
* Rating systems
* Audit Systems
* KYC and AML systems
* Document Management Systems
* Internal databases
 |  |
| 2 | The solution should support both online and off line data validations and alerts.  |  |
|  |
| C  | **Data Integration Capabilities: Standardization and Data Quality**  |  |
|  |  |  |
| 1 | The EWS should be rich in the set of in-built transformations and functions that should include predefined table and column-level transformations including slowly changing dimensions.  |  |
|  |  |  |
| 2 | Support data quality measurement on an on-going basis embedded into batch, near-time, and real- time process  |  |
|  |  |  |
|  |  |  |
|  |
| D | **Data Integration Capabilities: Third Party Data Sources**  |  |
| 1 | The EWS system should have flexible integrating capabilities with third party data base (like rating agencies', credit bureaus, providers of ROC information) through formats such as APIs, JSON, XML, XBRL, flat file upload etc. (Vendor will have to suggest the list of such third party data providers. Bank will take a final call on the same.) |  |
|  |
| E | **Data Integration Capabilities: Document Visualization**  |  |
| 1 | The proposed solution must have an utility capable of visualizing and extracting (text-mining) information relevant for the alerts from internal documents (such as stock audit reports, inspection reports, annual reports)  |  |
| 2 | The proposed application should be capable of integration with standard DMS systems  |  |
| 3 | The text mining utility should be capable of reading documents in standard formats (Eg: .doc, .rtf, .odt,.pdf)  |  |
|  |
| F | **Data Integration Capabilities: Web Harvesting**  |  |
| 1 | The system should have web harvesting capabilities to search for news items, articles etc. relevant for the purpose of alert generation  |  |
| 2 | The web harvesting application should be capable of integrating to feeds from various business/news/security exchange/social websites (based on a schedule)  |  |
|  |
| G | **Data Integration Capabilities: Data Entry Screens**  |  |
| 1 | Customized branch level data entry screens to be provided as part of application to capture data from branches  |  |
| 2 | The Solution should have the provision to capture & retrieve from internal / external sources the details of top 20 suppliers / debtors/ key persons/key employees of company such as name, address, UID, CIN, DIN, GST officially valid documents - PAN No of entity/individuals, Aadhar, Passport No., Driving License, Voter ID card as part of application to capture and map them with positive/ negative sentiments /information based on internal or external information sources including CKYC (centralized KYC) of CERSAI so that it combines or establishes relationship/ pattern and present to the users in a meaningful combination such as the positive / negative reports on such suppliers/ debtors, key persons/ employees of company in the form of summarized report so that user may arrive at meaningful decision.  |  |
|  |
| H | **Data Integration Capabilities: Data Upload Facility**  |  |
| 1 | The EWS system should be capable of uploading the existing data from the internal system and should have a feature of bulk upload of data.  |  |
| 2 | The system should support upload of data in standardized formats like xls, xml, xbrl, csv, txt, pdf  |  |
|  |
| I | **EWS Rules and Analytical Capabilities**  |  |
| 1 | EWS should have the capability of allowing definition of an Identity ontology framework where relationships of Entities with other entities, people can be mapped and the industry to which it belongs to can also be mapped.  |  |
|  |  |  |
| 2 | The EWS must have facility to map the Directors associated with different companies using DIN (MCA data).  |  |
| 3 | EWS must provide an option where performance profiling of entities can be done on financial parameters (e.g. Financial Ratios, business growth trends etc.) which can be saved as templates that can be specific to an entity or an industry.  |  |
| 4 | EWS must provide an option for template where performance profiling of entities can be matched against peers and industry averages (for a multitude of parameters).  |  |
| 5 | EWS must provide with the flexibility to write bank's own rules that trigger early red flags against borrowers  |  |
| 6 | EWS should support rules for events suggested in the RBI circular & DFS circular on EWS  |  |
| 7 | EWS must have text mining analytics capability for extracting negative news/sentiment from news aggregators like Bloomberg (e.g. Tax / Excise raids / penalties, Regulator action suits, Loss of large contracts etc.)  |  |
| 8 | EWS must have text mining analytics capability for extracting negative news/sentiment from regulators sites (e.g. SEBI, BSE, and NSE etc.)  |  |
| 9 | EWS should have the capability to carry out intelligent Facts extraction regarding these accounts by identifying and filtering irrelevant news items and keeping only relevant news items  |  |
| 10 | EWS should have the capability to not just administer rules looking for risk patterns in unstructured data, but also automatically discover new rules which explain a particular risk attribute for the account.  |  |
| 11 | EWS should have the capability to read unstructured data about accounts and use it for identifying early warning signals.  |  |
| 12 | EWS should have the capability to automatically assign sentiment to the text to identify the health of the account from an early risk perspective  |  |
| 13 | EWS should have the capability to automatically identify organizations, person, locations mentioned in the article.  |  |
| 14 | EWS should have the capability to automatically discover rules for different early risk indicators like business risk, market risk, management risk, account risk, financial risk.  |  |
|  |  |  |
| 15 | Rules engine should have the functionality to retrieve historical activity and capture for rule creation / maintenance.  |  |
| 16 | Rules engine should be able to create a case based on externally and internally created scores as a decision element.  |  |
| 17 | Rules engine should be able to create a case based on externally and internally created scores as a decision element.  |  |
| 18 | The proposed solution should include additional Text Mining features such as - Output lists of terms to drop/keep and term frequency counts, easy drag and drop between keep and drop terms, ability to apply customized start and stop lists (for terms to include / exclude from processing), ability to include custom-defined categories and custom concepts  |  |
| 19 | The proposed solution should include a Predefined list of concepts to automatically identify common definitions like company, person, date, location, time, etc. - without a need to add rules from scratch for them  |  |
| 20 | Rules engine should have the ability for allowing criteria to be defined / modified (add, delete, create, update).  |  |
| 21 | Rules engine should have the ability to track changes to rules (i.e. who, when, what, why) (audit changes)  |  |
| 22 | Rules engine should have the ability for each transaction to be evaluated by every rule  |  |
| 23 | Rules engine should be able to identify the rules triggered by a transaction  |  |
| 24 | Rules engine should be able to list, by priority, of all rules triggered by a transaction.  |  |
| 25 | Rules engine should be able to create / modify exclusion criteria, within a rule, to route activity to an ‘exclusion” queue’.  |  |
| 26 | Rules engine should be able to create / modify reactivation criteria, within the rule, for accounts that have previously been reviewed and excluded  |  |
| 27 | Solution should be able to define systemic actions at the rule level.  |  |
| 28 | Rules engine should be able to assign a unique case number to each item scored and actioned by the rules engine or out sorted for analyst review.  |  |
| 29 | EWS must provide a framework for deciding what thresholds of business rules will result in an alert. The thresholds may be: * Quantity based
* Event based
* Industry based
* or a combination of the above
 |  |
| 30 | EWS should have ability to suppress unwanted alerts for an entity for a particular scenario  |  |
| 31 | EWS must permit an option for creation of a manual alert for non-standard events that cannot be ordinarily captured by the EWSS  |  |
| 32 | The proposed solution should be able to create networks based on both transaction as well as relationship based data, and create nodes and links among the entities specified  |  |
|  |  |  |
| 33 | The proposed solution should enable identification of suspicious borrowers through a judicious mix of anomaly detection, business rules, predictive modeling and network analytics  |  |
| 34 | The proposed solution should provide out-of-box entity analytics and direct intelligence analysts by showing measures of centrality in entity networks - such as closeness, betweenness and influence to highlight suspicious borrowers / directors.  |  |
| 35 | The proposed solution should help analysts to visualize complex network of relationships between entities - such as people, organizations, places/ locations, things and events over time and across multiple dimensions  |  |
| 36 | The proposed solution should help analysts identify entity relationships that aren’t obvious, traverse and query complex relationships, and uncover patterns and communities interactively  |  |
|  |  |  |
| 37 | The proposed solution should provide in-built features and advanced techniques for the analyst to detect rare events, anomalies and outliers and/or influence points to help determine, capture or remove them from downstream analysis such as predictive models  |  |
|  |  |  |
|  |  |  |
| 38 | The proposed solution should automatically allow identification and detection of special types of network behaviour such as cyclical flow of transactions and funds, clusters etc. extractable from the networks.  |  |
| 39 | The proposed solution should provide an in-built Single, point-and-click GUI interface for guided development and deployment of text models - through Natural Language Processing, Terms extraction, Topic discovery, Category definition, Concept specification, Document level sentiment identification  |  |
| 40 | The proposed solution should be capable of calculating network analytics and relationships among dealers with a known risky / suspicious entity, thus enabling risk by association.  |  |
| 41 | The proposed solution should be capable of providing interconnectedness of borrowers/directors with other entities  |  |
| 42 | The adverse comments made by the company’s Statutory Auditor in the Audited financials should be extracted by the system and trigger should be emanated for the user as an Alert.  |  |
| 43 | While on-boarding the new customer in bank, based on inputs given about entity, individuals such as PAN No of entity/individuals, UID, CIN, DIN, Aadhar, Passport No., Driving License, Voter ID card the Solution should generate market intelligence / due diligence reports based on banks internal or external sources about the profile of customer – both positive/negative.  |  |
| 44 | The various EWS triggers emanated by Solution should be able to combine them and present to the users in a meaningful combination in the form of summarized report so that user may arrive at meaningful decision.  |  |
|  |
| **J**  | **Early Warning Signals****(**ability to generate results based on different ranges such as amount / period/No. of times) as per Appendix I & II |  |
|  |
| K | **Alert Generation Mode**  |  |
| 1 | EWS must provide a framework for deciding what thresholds of business rules will result in an alert. The thresholds may be: Amount based (absolute or % of limit)Count based Quantity based Industry based or a combination of the above  |  |
| 2 | EWS should have ability to suppress unwanted alerts on the following parameters: • Permanently or • Duration based - for a Particular geography of operations - for a particular industry - for a particular entity/group of entities - or a combination of the above  |  |
| 3 | The EWS is expected to have features for setting a time validity for certain alerts  |  |
| 4 | EWS must permit an option for creation of a manual alert for non-standard events that cannot be ordinarily captured by the EWS  |  |
| 5 | EWS should have capability to group alerts into single entity actionable events.  |  |
| 6 | EWS should be able to differentiate between cases which were created from alerts versus those which were created manually  |  |
| 7 | The proposed application should be capable of maintaining history of alerts generated and provide a frame work for trend analysis  |  |
|  |
| L | **Alerts Scoring**  |  |
| 1 | The EWS is expected to have features for scoring alerts based on suitable statistical rating / scoring models.  |  |
| 2 | The EWS is also expected to have a framework that assigns provides an overall risk score to each loan account and overall at a customer level, basis the various alerts accumulated over a period of time and other qualitative parameters the bank may consider adequate  |  |
| 3 | The EWS must also provide multiple options for suitable statistical rating / scoring models to determine overall risk score to each loan account and overall at a customer level.  |  |
| 4 | The EWS is also expected to have capabilities to remove/not consider from the scoring of the loan account or the client account, the alerts that are no longer relevant  |  |
| 5 | The proposed Solution may categorize the EWS in the order of criticality with suitable color coding for easier visualization.  |  |
|  |
| M | **Transaction Monitoring**  |  |
| 1 | The system should support detecting implicit and hidden relationships between: * Different accounts of the same customer
* Different customers
* Customers, non-customers and Walk in Customers

As also segregating and analyzing business generated through internal efforts or Direct Selling Agents / other external agencies |  |
| 2 | The system should support automated relationship identification between linked accounts  |  |
| 3 | The system should support monitoring transactions at relationship and individual account level  |  |
| 4 | The system should support behavioral analysis and support detecting and alerting the user in the event of deviation of customer from- the expected behavior (based on peer group) – historical behavior  |  |
| 5 | The system should be able to know Money laundering, diversion/siphoning patterns and fraud patterns like structuring, circulation of fund etc. The system should have no limits to parameterize these patterns based on the banks experiences in money laundering and fraud  |  |
| 6 | The system should support parameterising regulatory threshold limits and alert the users on violation / breach of these set limits  |  |
| 7 | The system should support defining customer / group level exceptions at any stage e.g. account opening, etc. The system should be able to generate offline alerts also. If any person approaches the Bank for any enquiry, which is of doubtful nature and if any KYC document has been provided, the system should be able to generate a subjective alert.  |  |
| 8 | The system should perform transactions monitoring by analyzing transactions and comparing them against set Benchmarks. Any deviation from benchmark should result in an Alert, which should be then tracked to resolution.  |  |
| 9 | The system should provide for monitoring all amount- based transactions, whether for the current day or historical by filtering the transaction data. Filters should be available in the system that will enable a user to monitor any type of transaction, whether for one or all customers.  |  |
| 10 | The system should provide the user to generate suspicious transaction report and fill up all the requisite information as per the format provided by regulation and to submit the same. The user can submit the report to the higher ups for review and final submission to the concerned regulatory authorities.  |  |
| 11 | The system should have alert scenarios for individual transaction as well as historical transactional behavior. Should support profiling of customers.  |  |
| 12 | The system should have provision to define global benchmarks as well as account specific benchmarks for an alert scenario. Should be possible to set threshold limits.  |  |
| 13 | The system should monitor transactions and analyze them against benchmarks & generate alerts on exceptions. Should be possible to build profiles based on various parameters.  |  |
| 14 | The user should be able to select transactional attributes & view required transactions (Report Module)  |  |
| 15 | The system should have provision to create user defined rules  |  |
| 16 | System should be capable of handling real time alerts. Real Time /On-Line Solution basically required for fraud detection on Off-Line mode accordingly data available of T-1 days with Bank  |  |
| 17 | Identify transactions with common suspicious characteristics  |  |
| 18 | The system should have tools to analyze historical transactional attributes of an account & suggest benchmark value.  |  |
| 19 | The system should enable user to effectively manage alerts generated from the time of generation till such time an appropriate action is taken  |  |
|  |
| N | **Suspicious Activities**  |  |
| 1 | Transaction beyond threshold limits specified in accounts  |  |
| 2 | Few Operations in accounts  |  |
| 3 | Immediate withdrawal/Transfer of inward remittances.  |  |
| 4 | Frequent Adhoc loans  |  |
| 5 | Transactions made by specified category of users.  |  |
| 6 | Frequent transactions in round-sums, especially in respect of bills.  |  |
| 7 | Capability to find out number of cash transactions, amount per day per party / group.  |  |
| 8 | Cash credit to multiple account of the same party.  |  |
| 9 | Large number of credits to same account.  |  |
| 10 | High velocity of funds, frequent in and out of large amounts to various names  |  |
| 11 | Frequent and large debit to account for overseas payment and vice versa  |  |
| 12 | Unexpected repayment to sticky or problematic account  |  |
|  |
| O | **Benchmarking**  |  |
| 1 | Default Benchmarks – The Solution should allow for benchmarks to be fixed based on the general behavior of entities (Customers, Products, and Instruments etc.). The Default Benchmarks should be definable in the Solution for all customers based on the Customer Category (Individual, Corporate, Institution etc.) and the Amount range in which they are operating. The user should be able to create, and even edit an existing benchmark.  |  |
| 2 | Visual Benchmarking – The Solution should provide for a simple and effective tool to fix benchmarks for any alert. The system should enable historical behavior of the selected entity plotted as a graph on the screen and the user should be able to identify the benchmark that is appropriate for that customer. The Solution should allow the user to change the parameters and view the number of alerts that would get fired. The user should then be able to set the required benchmark through specific bench marking features  |  |
| 3 | Specific Benchmarking feature in the system should provide the user an effective way of monitoring an account, the user should be able to set specific benchmark to the account for the applicable alerts.  |  |
|  |
| P | **Reporting Module**  |  |
| 1 | Reports should be available in XML, XBRL, PDF etc. format, as per specifications where the data has to be sent to RBI/statutory boards  |  |
| 2 | It should be possible to configure or generate various reports for daily/week/Month/Quarter/Year and as per the requirement of the Bank  |  |
| 3 | The system should be able to provide configurable reports like Amount in Full, Lakh, Crore, Millions etc.  |  |
| 4 | The system should be capable in providing drill down reports with Account wise, Branch wise, Customer wise, Industry wise, Sector wise, Region wise, Size wise, etc.  |  |
| 5 | The system should be capable of risk categorization of borrowers based on frequency/gravity of Alerts  |  |
| 6 | EWS should have alert queue reporting dashboard that can generate reports. Indicative list are as under - * Open alerts pending review (user wise or region wise or product wise or rule wise)
* Open alerts pending seniors review / approval (user wise or region wise or product wise or rule wise)
* Open alerts grouped by ratings with % statistics for each group to total alerts (with ageing)
* Alert trending reports (along with rating/severity, status of the alert and ageing thereof)
* Customer wise alerts (along with rating/severity, status of the alert and ageing thereof)
* Geography wise Alerts (along with rating/severity, status of the alert and ageing thereof)
* Product wise alerts (along with rating/severity, status of the alert and ageing thereof)
* Manager wise alerts (along with rating/severity, status of the alert and ageing thereof)
* or a combination of the above
 |  |
| 7 | The access to the EWS alert dashboards must be based on designation of the user i.e. need to know basis  |  |
| 8 | The EWS should provide features for visualization, navigating and drilling into listed alerts, rules that triggered the alert and information from the banking systems on the account/customer impacted by the alert.  |  |
| 9 | System should provide users with the option to print, i.e. print to files of various formats-xls, pdf, csv etc. print to printer etc.  |  |
| 10 | The solution should support distribution of Reports and Dashboards to iOS and Android devices. The Native App should be freely available for iOS on iTunes App Store and for Android devices on Google Play  |  |
| 11 | The solution should have the ability for Interactive report viewing for information consumers on iOS and Android devices  |  |
| 12 | Reports and Dashboards access on iOS and Android devices should be using a native application which helps leverage most popular gestures and capabilities, including zoom, swipe, etc., to optimize ease of use and user engagement  |  |
| 13 | The solution should support same dashboard / report created on Web to be accessed from iOS and Android devices without requiring any redesign  |  |
| 14 | The solution should allow users to securely view reports on mobile devices while online or offline  |  |
| 15 | The solution should provide collaboration support with Annotation on iOS and Android devices |  |
| 16 | Various triggers / alerts should be combined /congregated together account wise and should be sent to the identified user automatically in a summary form at the end of business hours on daily basis. Reports should also be made available for each account at monthly/quarterly/ half yearly / annual intervals or such intervals as may be decided by the Bank. The Branch should be able to report to Top Management via system with their comments. Also these reports should be archived for inspection by Regulator/ Central Statutory Auditor/ Other Statutory bodies.  |  |
|  |
| Q | **Work Flow Management**  |  |
| 1 | Based on result of the alert triggers, EWS must provide a framework for converting alerts that need deeper analysis or actions.  |  |
| 2 | EWS should have advanced routing rules to route along any data event.  |  |
| 3 | EWS must provide facilities to attach/remove documents  |  |
| 4 | EWS solution should have the ability to assign activities in the workflow to a group of users  |  |
| 5 | The user should have ability to apply a mass action to case - close, append etc.  |  |
| 6 | The user should have ability to link cases under investigation  |  |
| 7 | The user should have ability to write notes in the cases  |  |
| 8 | In case of alerts where standardized actions have to be taken, EWS must have automated case processing framework  |  |
|  |
| R | **Work Flow Features**  |  |
| 1 | EWS should have the ability to rate cases by priority, high to low in the queue. New cases will populate the queue according to the priority.  |  |
| 2 | EWS have ability for automatic assignment of cases to investigators and ability for supervisor to override and assign cases manually.  |  |
| 3 | EWS should provide the ability to perform automated actions based upon an analyst’s work action.  |  |
| 4 | Screen flow and system process must represent the task workflow.  |  |
| 5 | Power users should have the ability to configure standard workflows to route case activities to appropriate teams  |  |
| 6 | Creation/modification and deletion of rules subject to approval by more than one appointed person using work flow functionality.  |  |
| 7 | Alerts should be managed by more than one appointed person using workflow functionality.  |  |
| 8 | Reports review and appropriate reaction could be managed by more than one appointed person using workflow functionality.  |  |
| 9 | Workflow actions should not be deleted or altered after submission  |  |
| 10 | Internal employee should not be able to delete/modify/recreate work flow steps  |  |
|  |
| S | **Administrative**  |
| 1 | Solution should be capable of providing role based access control system.  |  |
| 2 | Parameterized Password standards as per password policy of the Bank - Min and Max Length, Number of Numerals and Special Characters, Number of times old passwords do not used, Reset Password period, etc. to be done as per Bank's Policy. Password history should be maintained and user shall not be able to reuse previous passwords. The number of passwords in history should be parameterized. Password shall be encrypted and not directly transmitted over WAN / Internet or stored in database or initialization files, registry etc.  |  |
| 3 | Multiple logins to a single user should not be allowed.  |  |
| 4 | Maker checker for all operations (user administration, Data changes, etc.).  |  |
| 5 | The system should be able to define different level (profiles) for different type of users like Branch user, Regional Office user, Head Office user, Admin etc.  |  |
| 6 | Results generated should be made available to the users based on their roles and authorized access.  |  |
| 7 | In case any data is not source-able then system should have provision of Gap Data screen, with adequate “Maker Checker Control” and Audit Trail tracking.  |  |
|  |
| S | **Reporting**  |
| 1 | To build different types of reports, as an information delivery mechanism to the business users, including but not limited to ad-hoc, analytical, tabular, dashboards, alerts, etc.  |  |
| 2 | User should be able to generate report for any previous generated date and strict version control of report layout and output to be maintained. It should be possible to configure/ Generate various reports daily / weekly / Monthly / Quarterly / Yearly and as and when required by the Bank and regulatory bodies.  |  |
| 3 | Users should be able to generate report in PDF/XLS/ XML and XBRL format as per specifications. The system should support export and import of data from MS-Excel and Open Office Formats ad-hoc reports with an easy to use report writing Tool / Wizard. The system should have flat file export functionality to export transaction data and static datain.CSV, .txt, .xls, .xlsx, .pdf, .rtf etc.  |  |
| 4 | Solution should be able to identify Potential NPA, stressed account, Red Flagged Account (RFA), fraud account, etc. and reports should be available.  |  |
| 5 | Report / Dashboard for graphical comparison of Peer companies. Apart from the pan India data, peer grouping can be set (PSU Banks, Private Banks, NBFCs, MFIs etc.). To provide region wise reports to understand portfolio movement by ticket by product, etc.  |  |
| 6 | Report / Dashboard for analysis of EWS scores at different administrative levels, dash board facility for trend analysis, with smooth and seamless movement between dashboard layers. Able to refresh automatically / on- demand the data for dashboard.  |  |
| 7 | Reporting tool should be able to provide in full amount/Lakh/crore according to requirement. Drill down reporting should be provided with Account wise/ Branch wise/Region wise/State wise/ District wise/Sectors wise/Industry wise, Size wise Population Group wise, portfolio wise/product wise, etc.  |  |
| 8 | Report related to Strategy outcomes, Delinquency mapping, Portfolio penetration, etc.  |  |
| 9 | Report/Analysis by studying dynamics of its customer inside and outside of the Bank 1) Standard with SIDBI but NPA with other Bank, 2) Standard with SIDBI and other Bank, 3) NPA with SIDBI but standard with other Bank, and 4) NPA with SIDBI and other Bank  |  |
| 10 | Identify customers for cross selling of products and / or taking additional exposure  |  |
| 11 | The system should provide reports showing: * Ageing of assets
* Erosion in value of security Provisioning
* Uncharged Interest
* Prudential written off accounts
* Other similar reports
 |  |
|  |
| T | **Audit**  |
| 1 | The system should have Audit Log for all Admin Operations, User Operations, Configuration Options etc. and should be capable of keeping Audit trail as per Bank policy.  |  |
|  |
| W | **General Requirements**  |  |
| 1 | Should have the ability to Integrate with sources like messaging systems like SMS, Email, etc.  |  |
| 2 | Should offer multi-currency support  |  |
| 3 | Should maintain a historical record of Customer, Account, Transaction, etc. Should be possible to retrieve information as on a previous date i.e., show the status of a customer as of a particular date. History of Transaction as well as Alert Data to be kept for minimum of 10 Yrs.  |  |
| 4 | Should be possible to generate list of accounts at a given address, Telephone, name, etc.  |  |
| 5 | Support encryption of data during exchange internally and with external systems.  |  |
| 6 | Solution should have the capacity to generate the fraud triggers |  |
| 7 | Data Warehousing and Data Mining capabilities. Should be capable to achieve data for minimum of 10 Yrs.  |  |
| 8 | System should have a flexible solution for tuning parameters, modifying and creating new scenarios and risk factors to monitor risks  |  |
| 9 | System should detect suspicious activity and give Descriptive analytics /Peer grouping /Cluster analysis and provide for setting threshold limits  |  |
| 10 | System should have an alert scoring mechanism with Product having a relative score for each alert, the Alert scores be modified through the application of rules, Provide for the categorization of alerts into groups for similar suspicious activity and Provide the user to drill down into the details of the transaction on which the alert was generated.  |  |
| 11 | System should be flexible to set-up various views / alerts using parameters and without any intervention of vendor or any modification of the software  |  |
| 12 | Well-defined purging policy mechanism to do from front end.  |  |
| 13 | Should have the ability to capture non-financial events such as change of address, customer life event, advisor reassignment, etc.  |  |

\*\*\*\*\*\*

**TECHNICAL REQUIREMENTS**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.**  | **Technical Requirements**  | **Bidder Response**  | **Bidder Remarks** **(If any)**  |
| 1 | Should support online real time & batch operations.  |  |  |
| 2 | Provide support for scheduling and defining of Jobs.  |  |  |
| 3 | Should support data commit at the central location and the respective branch location in real time mode.  |  |  |
| 4 | Ability to provide access control authorization/ verification mechanisms as per bank's hierarchy for different loan processes and workflows.  |  |  |
| 5 | Capability to log out a user from a central location  |  |  |
| 6 | The Solution should provide for user profiles to be controlled by a specific administrator.  |  |  |
| 7 | Solution access should be permitted only through password verification with all user IDs being unique. Solution should not allow any generic users.  |  |  |
|  |
| **Database Requirements** |
| 1 | Ability to support for pooling multiple database connections  |  |  |
| 2 | Support for database clustering and the number of clusters that can be configured  |  |  |
| 3 | Support for central storage of data with multiple instances of Database  |  |  |
| 4 | System should support Oracle or MS-SQL database  |  |  |
| **Operating system** |
| 1 | Software (Other than Oracle Database), Middleware etc. to be provided by Vendor as per sizing. Hardware, OS & Oracle Database will be provided by Bank  |  |  |
| 2 | The system should support IP V4 and IP V6  |  |  |
| 3 | Should be able to support different protocols (TCP/IP, IPX, etc.)  |  |  |
| 4 | The communication between server, data base and other connected systems should be encrypted.  |  |  |
| **Backup** |
| 1 | Bidder should integrate the Backup solution provided by the Bank  |  |  |
| 2 | Bank requires that the solution should support all backup application software.  |  |  |
| 3 | Bank requires that the system should support Enterprise Management Solutions  |  |  |
| **Archival** |
| 1 | Bank requires the proposed Applications to be capable of archiving all relevant data as per laid down Bank’s guidelines  |  |  |
| 2 | Bank requires that the archived data be retrieved for Inquiry only  |  |  |
| **User Interface** |
| 1 | Bank requires that the system should have: * Multi-windowing capability
* On-line, context-sensitive help facility
* Error/action messages for wrong entries
* Graphic capability
* Front end data validation
 |  |  |
| 2 | Consistency of the interface - screen layouts, messages, key stroke handling and other elements of the user interface should be consistent throughout the system * Data input and validation at source
* Hot keys for access to common functions
* User Defined Reports
* Delivery Channel Interface
 |  |  |
| 3 | The system should provide seamless connectivity to delivery channels using industry standard protocols and messaging formats.  |  |  |
| **Documentation** |
| 1 | Bank requires Soft Copies of Product Manuals and Training documents to be given  |  |  |
| 2 | Bank requires Manuals for revisions and upgrades  |  |  |
| **Application Security Audit Trail** |
| 1 | Bank requires Time Stamping of Transaction  |  |  |
| 2 | Bank requires Encrypted Passwords to be stored  |  |  |
| 3 | Bank requires Password Expiry and the duration should be parameter based  |  |  |
| 4 | Bank requires Time Restriction on Activities  |  |  |
| 5 | There should be a complete and comprehensive security from unauthorized access and misuse along with necessary audit trail detailing every users activity.  |  |  |
| 6 | System must support single sign-on using MS Windows active directory for user logging into the system.  |  |  |
| 7 | The application should have the capability to integrate its logs to the Bank’s SIEM (Security Information and Event Monitoring) solution of SOC (Security of Operations Centre).  |  |  |
| 8 | Solution should have mechanism in place to ensure Presently Identifiable Information (PII) of customers is protected for confidentiality.  |  |  |
| **Other Technical Specifications** |
| 1 | Solution should provide response time of maximum 5 seconds.  |  |  |
| 2 | Workflow for creating institutional memory for stake holders for actionable remarks/ comments with automated reminders through SMS, E-mails, any other messaging solution (e.g. WhatsApp) to both action & info-stakeholders.  |  |  |
| 3 | The identification and segregation of digital data from various sources and uploading such data to EWS on real time frequencies.  |  |  |
| 4 | Integration with ADAP (Active Directory Access Protocol) for enabling Single Sign on, without additional cost to the Bank.  |  |  |
| 5 | All integration should be in STP (Straight Through Processing) mode without / minimal intervention from user & leverage existing platform system.  |  |  |
| 6 | Application should have detailed help menu  |  |  |
| 7 | The application should support database & OS level clustering  |  |  |
| 8 | The application should function satisfactorily with minimum bandwidth 128 kbps / MPLS branches using existing bandwidth.  |  |  |
| 9 | The application should support session timeout.  |  |  |
| 10 | The application should support periodic activity report covering security event & Application usage.  |  |  |
| 11 | The system should allow user to download / print report directly from system  |  |  |
| 12 | System should allow archiving of historical reports  |  |  |
| 13 | The system should have capabilities to send reports to pre-defined users  |  |  |

\*\*\*\*\*

**NICE TO HAVE / DESIRABLE REQUIREMENTS ##**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.**  | **Desirable Requirements**  | **Bidder Response**  | **Bidder Remarks** **(If any)**  |
| 1 | Text mining utility should have intelligent self-learning capability  |  |  |
| 2 | The proposed solution should contain a sophisticated and GUI based predictive modeling and analytical workbench.  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| 3 | The proposed solution should include automated parsing, tokenization, part-of-speech tagging, synonym detection, spell checking and stemming by the in-built Natural language processing feature provided by the solution  |  |  |
|  |  |  |  |

## No marks will be assigned for this requirement

**\*\*\*\*\*\***

# 6. Annexure VI – Commercial Bid

**Commercial Bid - cum- Price Break-up Format**

### (RfP No: 2020OCT04/T000175623 Dated October 04, 2019)

 **[To be included in Commercial Bid Envelope]**

**Procurement, Implementation, Maintenance And Support Of End To End Early Warning Signal (EWS) System**

Bidder is required to furnish the commercial details in following formats. Cost is to be mentioned in INR. Rows may be added in the following tables based on requirement.

1. **License cost of the Solution on perpetual basis with unlimited Corporate license (Inclusive of 1 Year warranty)**:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl . No.** | **Name of Software License Components** | **License Type (Enterprise)** | **Qty** | **Unit Cost (with 1 yr warranty)** | **Taxes on Unit Cost** | **Total Cost (with 1 yr warranty)** | **Remarks, if any** |
| 1 |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |
| …. |  |  |  |  |  |  |  |
|  | **Total (Inclusive of 1 year warranty)** |  |  |

**Note :**

* Bidder must mention separate line items for all the software license components individually.
1. **Cost of ATS for EWS software after warranty period for next 4 years:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl . No.** | **Name of Software License Component** | **License Type (Enterprise)** | **Qty** | **Yearly Subscription /ATS Cost**  | **Remarks, if any** |
| **Unit Cost** | **Taxes on Unit Cost** | **Total Cost** |
| 1 |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |
| …. |  |  |  |  |  |  |  |
|  | **Total (ATS)** |  | **---** |  |  |

**Note:**

* Bidder must mention separate line items for all the software components individually like Digitization (OCR, Scanning etc.), Document Management, Workflow, Mobility, 3rd party tools etc.
* Bidder shall quote software cost with 1st year warranty
* Warranty/ATS cost will be valid for 4 year support period after warranty for all the software components. The year wise NPV will be taken into account for commercial evaluation and will be part of total contract value.
* Bidder will ensure back-to-back warranty and ATS arrangement with OEM for all software components during Warranty and ATS period and submit the certificate from respective OEM of this nature.
1. **Implementation cost**:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Name of the item** | **Qty** | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| 1 | Implementation cost of application  |  |  |  |  |  |
| 2 | Cost of customization efforts \* |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | **Total**  |  |  |

\* which also includes Cost of **Subject Matter Expert**

1. **Cost of** **Subscription of External data sources:** -

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Name of the External data sources** | **Qty** | **Unit Cost for 1 year** | **Taxes on Unit Cost** | **Total Cost for 1 year** | **Remarks, if any** |
| 1 |  |  |  |  |  |  |
| ….. |  |  |  |  |  |  |
|  | **Total** |  |  |  |  |  |

1. **Cost of providing Mobile App:**

| **Sl . No.** | **Name of the item** |  | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |
|  | **Total**  |  |  |

1. **Training**:

| **Sl . No.** | **Name of the item** | **Qty** | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Training | Senior Executive level awareness program | 1 |  |  |  |  |
| 2 | Administration Training (Technical) | 1 |  |  |  |  |
| 3 | End-user Level Training | 1 |  |  |  |  |
| 4 | Training on Development | 1 |  |  |  |  |
| 5 | Development of E-Learning Module | 1 |  |  |  |  |
|  | **Total (Training)** |  |  |

**Note :**

* Bidder will quote unit rate for each training type. Price quoted should include all incidental fees like travelling, boarding, lodging etc. Bank will not bear any extra expenditure other than what is quoted in the commercial bid.
* Bidder will extend additional training services, if required by the Bank, anytime during the contract period at the unit rate mentioned above for respective type of training. Bank will make additional payment at the unit rate quoted by the bidder and finalized in the contract for respective type of additional trainings beyond the scope of this tender.
1. **Implementation cost at DR site**:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Name of the item** | **Qty** | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| 1 | Implementation cost at DR site |  |  |  |  |  |
| **…..** |  |  |  |  |  |  |
|  | **Total**  |  |  |

1. **Any other Cost as envisaged by the Bidder:**

| **Sl . No.** | **Name of the item** | **Qty** | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 |  | 1 |  |  |  |  |
| 2 |  | 2 |  |  |  |  |
|  | **Total**  |  |  |

1. **Optional Services:**

 Man-month rate of efforts for change request

| **Sl . No.** | **Description** | **Unit Cost**  | **Taxes**  | **Total Cost**  | **Remarks, if any** |
| --- | --- | --- | --- | --- | --- |
| 1 | Per man-month rate |  |  |  |  |
|  | **Total**  |  |  |

* This man-month rate will be utilized for arriving at Cost of change Request during the warranty period.
* For the purpose of evaluation of commercial bids and arriving at L1 bidder, a notional Cost for 2 man-month effort will be considered. For the calculation of cost towards broken period, an man-month will consist of 22 man-days.
1. **Cost Summary**
* Bidder shall fill in the following table with summarized price details taken from the tables above. These Costs are inclusive of applicable taxes.
* **Total Cost of Ownership (TCO)** will be arrived as follows.

| **Sl. No.** | **Cost Items** | **Base Cost** | **GST** | **Sub-Total** |
| --- | --- | --- | --- | --- |
|  |  | **A** |  | ∑ |
| 1 | Licensing cost of the Solution on perpetual basis with unlimited Corporate license (Inclusive of 1 Year warranty) |  |  |  |
| 2 | Cost of ATS for EWS software after warranty period for remaining period of contract  |  |  |  |
| 3 | Implementation cost |  |  |  |
| 4 | Cost of Subscription of External data sources |  |  |  |
| 5 | Cost of providing Mobile App |  |  |  |
| 6 | Training |  |  |  |
| 7 | Implementation cost at DR site  |  |  |  |
| 8 | Any other Cost as envisaged by the Bidder |  |  |  |
| 9 | Notional cost 2 man-months efforts as per quoted Man-month rate |  |  |  |
|  | **Sub-Total** | ∑(A) | ∑(B) | ∑(A+B) |
|  | **TCO** |  |

**Note :**

* TDS will be deducted as per rules applicable.
* Any cost mentioned under ‘Base Cost’ or ‘Warranty /ATS /Cost (1st Year)’ column or bundled with ‘Base Cost’ will be treated as 1st year’s cost for applying NPV formula during commercial evaluation.
* Bidder must ensure that prices reflected in above TCO table exactly match with sub-head wise details of prices given in earlier tables in this **Annexure**.
* Bidder may please note that all the prices reflected in the above Cost summary table will be taken into account for commercial evaluation using NPV method (formula available in MS Excel)
* **Grand total of Cost (GTC) for 05 Years**, shall be calculated as under, and will be taken for Commercial evaluation:

GTC = License cost of the Solution on perpetual basis with unlimited Corporate license (Inclusive of 1 Year warranty) + NPV of Cost of ATS for EWS System after warranty period for the remaining period + Implementation Cost (which includes Implementation cost of application + Cost of customization efforts) + Cost of the Subscription of External data sources + Cost of Mobile App + Training Cost (which includes Training Material OR Documents + Development of E-Learning Module + traveling cost + lodging Cost + any other expenses for the personnel) + Implementation Cost at DR Site (which includes DR Licensing cost inclusive of 1 year warranty) + Any other Cost as envisaged by the Bidder + Notional cost of Per Man-month rate of efforts for change request (Optional)

* **Total Project cost (TPC) for five years will be arrived at as under :**

TPC = Quoted Cost of Onsite resources for the five years + Forward Transition Cost

|  |  |
| --- | --- |
| Date |  Signature of Authorised Signatory … |
| Place |  Name of the Authorised Signatory … |
|  |  Designation … |

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

# 7. Annexure VII – Manufacturer Authorisation Format (Software)

**Manufacturer Authorization Format**

**(To be submitted on OEM’s letterhead for each licensed software component)**

**[To be included in Eligibility Bid Envelope]**

Ref: Date:

To

The General Manager

Small Industries Development Bank of India

Fraud Management Cell

SIDBI Tower,

15, Ashok Marg,

Lucknow– 226001 (UP)

Dear Sir,

**Sub: Manufacturer Authorization ……………………… (EWS Solution) for**

### RfP No: 2020OCT04/T000175623 Dated October 4, 2019

*<< bidders will be required to submit MAFs from respective OEM on their letterhead with specific mention of following details:*

* *Reference RfP Number and date, name of the software, name of the bidder as authorised partner*
* *Extending full warranty, Back-to-Back support throughout the contract period and ensure all product upgrades during warranty and ATS / subscription period.>>*

**<OEM Name>**

**<Authorised Signatory>**

Name:

 Designation:
**Note:**

1. This letter of authority should be on the letterhead of the OEM of the software and should be signed by a person competent and having the power of attorney to bind the OEM. It should be included by the bidder in its bid.
2. Bidder has to submit MAF for all the licensed software components separately, if they are not from the same OEM.

# 8. Annexure VIII – Undertaking of Authenticity

**Undertaking of Authenticity**

**[To be signed by authority not lower than the Company Secretary of the Bidder]**

**[To be included in Eligibility Bid Envelope]**

Ref: Date:

To

The General Manager

Small Industries Development Bank of India

Fraud Management Cell

SIDBI Tower,

15, Ashok Marg,

Lucknow– 226001 (UP)

Dear Sir,

**Subject: Undertaking of Authenticity for \_\_\_\_\_\_\_\_\_\_\_\_**

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

 With reference to the software components quoted to you vide our Bid No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in response to your **RfP No: 2020OCT04/T000175623 Dated October 4, 2019**, we hereby undertake that all the software components proposed to be delivered shall be original from respective OEMs of the products.

 We also undertake that in respect of software components shall be supplied along with the authorized license certificate and also that it shall be sourced from the authorized source.

 We hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier at the time of delivery or within a reasonable time.

 In case of default and we are unable to comply with above at the time of delivery or during installation for the software already billed, we agree to take back the same, if already supplied and return the money if anything paid to us by you in this regard.

 We (*Bidder's name*) also take full responsibility of both components & service SLA as per the content of RfP even if there is any defect by our authorized service centre / reseller / SI etc.

 Authorised Signatory

 Name

 Designation

 Place

 Date

# 9. Annexure IX – Power of Attorney

**Power of Attorney**

*(To be executed on a non judicial stamp paper of requisite value)*

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

**[To be included in Eligibility Bid Envelope]**

BY THIS POWER OF ATTORNEY executed on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2019, We \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, a Company incorporated under the Companies Act, 2013, having its Registered Office at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter referred to as “the Company”) doth hereby nominate, constitute and appoint **<Name>, <Employee no.>, < Designation>** of the Company, as its duly constituted Attorney, in the name and on behalf of the Company to do and execute any or all of the following acts, deeds, matters and things, namely :-

1. Execute and submit on behalf of the Company a Proposal and other papers / documents with ‘Small Industries Development Bank of India’ (“SIDBI”) relating to **RfP No: 2020OCT04/T000175623 Dated October 4, 2019** for ‘**Procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System’** and to attend meetings and hold discussions on behalf of the Company with SIDBI in this regard.

THE COMPANY DOTH hereby agree to ratify and confirm all whatsoever the attorney shall lawfully do or cause to be done under or by virtue of these presents including anything done after revocation hereof but prior to actual or express notice thereof being received by the person or persons for the time being dealing with the attorney hereunder.

IN WITNESS WHEREOF, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ has caused these presents to be executed by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on the day, month and year mentioned hereinabove.

For and on behalf of the Board of Directors of

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

WITNESS:

Signature of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_

Attested

\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**\*\*\*\*\*\*\*\*\*\***

# 10. Annexure X – Bank Mandate Form

**बैंक अधिदेश फ़ॉर्म /BANK MANDATE FORM**

(दो प्रतियों में प्रस्तुत किया जाए /To be submitted in Duplicate)

**[To be included in Technical Bid Envelope]**

(कृपया सूचनाएँ साफ अक्षरों में भरें। जहाँ-कहीं लागू हो, उस पर सही का निशान लगाएँ।

/ Please fill in the information in CAPITAL LETTERS. Please TICK wherever it is applicable)

1. उधारकर्ता/विक्रेता/आपूर्तिकर्ता का नामName of Borrower / vendor / supplier:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. विक्रेता का कूट Vendor Code (if applicable)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. उधारकर्ता/विक्रेता/आपूर्तिकर्ता का पताAddress of the Borrower / vendor / supplier:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 नगर/City पिनकोड Pin Code

 ई-मेल आईडी /E-mail id:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 एसटीडी कूट के साथ दूरभाष सं./Phone No. with STD code:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 मोबाइल सं./Mobile:No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 स्थायी खाता संख्या/Permanent Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 एमएसई पंजीकरण/सीए प्रमाणपत्र/MSE Registration / CA Certificate;\_\_\_\_\_\_\_\_\_\_\_\_\_

(यदि लागू हो/if applicable)

**3. बैंक खाते का विवरण / Particulars of Bank account:**

|  |  |
| --- | --- |
| हिताधिकारी का नाम Beneficiary Name |  |
| बैंक का नामBank Name |  | शाखा का नामBranch Name |  |
| शाखा का स्थान Branch Place |  | शाखा का नगर Branch City |  |
| पिनकोड PIN Code |  | शाखा कूट Branch Code |  |  |  |  |  |  |  |  |  |  |
| एमआईसीआर सं. MICR No. |  |  |  |
| खाते का स्वरूप Account type | बचत/Saving | चालू/Current | नक़द उधार Cash Credit |
| खाता सं. Account No. | (जैसी चेकबुक में अंकित है/ as appearing in the Cheque book) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **(बैंक से आपूर्त एमआईसीआर1 चेक पर अंकित कूट संख्या। कृपया यह सुनिश्चित करने के लिए कि बैंक का नाम, शाखा का नाम एवं कूट तथा खाता संख्या सही है, अपने बैंक का निरस्त किया हुआ चेक संलग्न करें/****Code number appearing on the MICR1 cheque supplied by the Bank. Please attach a cancelled cheque of your bank for ensuring accuracy of the bank name, branch name & code and Account Number)** |
| आईएफ़एससी कू IFSC CODE | आरटीजीएस अंतरण के लिए For RTGS transfer |  | एनईएफ़टी अंतरण के लिए For NEFT transfer |  |

4. अधिदेश के प्रभावी किए जाने की तिथि

Date from which the mandate should be effective :

 मैं एतद् द्वारा घोषित करता हूँ कि ऊपर दिए गए विवरण सही और पूर्ण हैं। यदि अपूर्ण या गलत सूचना के कारण लेनदेन (भुगतान) में कोई बिलम्ब होता है या भुगतान नहीं हो पाता है, तो मैं सिडबी / आईडीबीआई बैंक को उसके लिए उत्तरदायी नहीं बनाऊँगा। मैं यह भी वचन देता हूँ कि यदि मेरे खाते के विवरण में कोई परिवर्तन होगा, तो मैं उसकी सूचना दूँगा, ताकि **भा.रि.बैंक के आरटीजीएस/एनईएफ़टी** के माध्यम से राशि जमा किए जाने के प्रयोजन के लिए अभिलेख अद्यतन किए जा सकें।

I hereby declare that the particulars given above are correct and complete. If any transaction is delayed or not effected for reasons of incomplete or incorrect information, I shall not hold SIDBI / IDBI Bank responsible. I also undertake to advise any change in the particulars of my account to facilitate updation of records for purpose of credit of amount through **RBI RTGS/NEFT**.

स्थान/Place : \_\_\_\_\_\_\_\_\_\_\_\_\_

दिनांक/Date : \_\_\_\_\_\_\_\_\_\_\_\_\_ पार्टी/प्राधिकृत हस्ताक्षरकर्ता के हस्ताक्षर Signature of the party / Authorized Signatory

…………………………………………………………………………………………………………………

प्रमाणित किया जाता है कि ऊपर दिए गए विवरण हमारे अभिलेख के अनुसार सही हैं।Certified that particulars furnished above are correct as per our records.

बैंक की मुहर/Bank’s stamp :

दिनांक/Date :

 (बैंक के प्राधिकृत अधिकारी के हस्ताक्ष / Signature of the Authorized Official from the Banks)

**टिप्पणी : यदि आरटीजीएस/एनईएफ़टी संबंधी कोई प्रभार होगा, तो उसका वहन पार्टी करेगी।**

**N.B.: RTGS/NEFT charges if any, is to be borne by the party**

**1, 2: आईएफ़एससी/एमआईसीआर के बारे में टिप्पणी**

भारतीय वित्तीय प्रणाली कूट एक अक्षरांकीय/वर्णांकीय कूट है, जो भारत में किसी बैंक-शाखा की अनन्य रूप से पहचान के लिए बनाया गया है। यह 11 अंकों का कूट है, जिसमें प्रथम 4 अक्षर बैंक के कूट को दर्शाते हैं, जबकि पाँचवाँ अंक नियंत्रण अंक के रूप आरक्षित है (वर्तमान में पाँचवें स्थान पर 0 है) तथा शेष अंक शाखा की पहचान हैं। चेक पर अंकित एमआईसीआर कूट (चुम्बकीय स्याही अंक पहचान) में 9 अंक होते हैं, जिनसे बैंक-शाखा की पहचान होती है। भा.रि.बैंक ने सभी बैंकों को सूचित किया है कि वे अपने ग्राहकों को जारी किए जाने वाले चेक पत्रकों पर आईएफ़एससी मुद्रित कराएँ। कोई ग्राहक भी अपनी बैंक-शाखा से संपर्क कर उस शाखा का आईएफ़एस कूट प्राप्त कर सकता है।

**1**, 2: Note on IFSC / MICR

Indian Financial System Code (IFSC) is an alpha numeric code designed to uniquely identify the bank-branches in India. This is 11 digit code with first 4 characters representing the bank’s code, the next character reserved as control character (presently 0 appears in the fifth position) and remaining 6 characters to identify the branch. The MICR code, (Magnetic Ink Character Recognition) that appears on cheques, has 9 digits to identify the bank-branch. RBI had since advised all the banks to print IFSC on cheque leaves issued to their customers. A customer may also contact his bank-branch and get the IFS Code of that branch.

# 11. Annexure XI – EMD / Bid Security Form / Bank Guarantee

**EMD / Bid Security Form / Bank Guarantee**

**(Sample Format -** **TO BE EXECUTED ON A NON-JUDICIAL STAMPED PAPER)**

**[To be included in Eligibility Bid Envelope]**

To**: SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA**

WHEREAS …………………………………………………….. (Name of Bidder) (hereinafter called the ‘the Bidder”) has undertaken, in pursuance of **(RfP No: 2020OCT04/T000175623 Dated October 4, 2019)** to supply ………………………………… (Description of Products and Services) (Herein after called the ‘the RfP”) to you.

AND WHEREAS, it has been stipulated by you in the said RfP that the Bidder shall furnish you with a Bank Guarantee from a commercial Bank for the sum specified therein, as security for compliance with the Bidder’s performance obligations in accordance with the RfP.

AND WHEREAS we ----------------Bank having its registered office at ----- and inter alia a branch office situate at ------- have agreed to give a performance guarantee in lieu of EMD of ` --------- (Rupees ------------------ only) on behalf of the Bidder.

We **-------------------Bank** further undertake not to revoke and make ineffective the guarantee during it’s currency except with the previous consent of the buyer in writing.

We ------ Bank do hereby unconditionally and irrevocably undertake to pay to SIDBI without any demur or protest, merely on demand from SIDBI, an amount not exceeding Rs. ---------- (--------- only).by reason of any breach of the terms of the RFP dated ---- by vendor. We hereby agree that the decision of the SIDBI regarding breach of the terms of the RFP shall be final, conclusive and binding.

WE do hereby guarantee and undertake to pay forthwith on demand to SIDBI a sum not exceeding `……………/-. (Rupees ………………………….. …only) (amount of the Guarantee in words and figures) and we undertake to pay you upon your first written demand declaring the Bidder to be in default under the RFP and without cavil or argument, any sum or sums within the limit of `……………/-. (Rupees …………………………..… only) (Amount of guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

Our obligation to make payment under this Guarantee shall be a primary, independent and absolute obligation and we shall not be entitled to delay or withhold payment for any reason. Our obligations hereunder shall not be affected by any act, omission, matter or thing which but for this provision might operate to release or otherwise exonerate us from our obligations hereunder in whole or in part, including and whether or not known to us or you:

1. Any time or waiver granted to the Bidder;
2. The taking, variation, compromise, renewal or release of or refusal or neglect to perfect or enforce any rights, remedies or securities against the Bidder;
3. Any Variation of or amendment to the RFP or any other document or security so that references to the Contract in this Guarantee shall include each such Variation and amendment;
4. any unenforceability, invalidity or frustration of any obligation of the Bidder or any other person under the RFP or any other document or security waiver by you of any of the terms provisions conditions obligations UNDER RFP or any failure to make demand upon or take action against the Bidder;
5. any other fact, circumstance, provision of statute or rule of law which might, were our liability to be secondary rather than primary, entitle us to be released in whole or in part from our undertaking; and;
6. any change in constitution of the vendor;
7. any petition for the winding up of the Bidder has been admitted and a liquidator or provisional liquidator has been appointed or an order of bankruptcy or an order for the winding up or dissolution of the vendor has been made by a Court of competent jurisdiction;

The written demand referred to in paragraph above shall be deemed to be sufficiently served on us if you deliver to us at the address as set out in paragraph 3.

Notwithstanding anything mentioned herein before, our liability under this Guarantee is restricted to `\_\_\_\_\_ (Rupees \_\_\_\_\_ only) and this Guarantee would be valid up to \_\_\_\_\_ and we shall be discharged from all liabilities hereunder unless a written claim for payment under this Guarantee is lodged on us within Claim Period (at least one month) from the date of expiry of the Guarantee, i.e. on or before \_\_\_\_\_ irrespective of whether or not the original Guarantee is returned to us.

Signature and Seal of Guarantors (Bidder’s Bank)

…………………………………………………………..

Date…………………………………………………….

Address …………………………………………………

……………………………………………………………

……………………………………………………………

**\*\*\*\*\*\*\*\*\***

# 12. Annexure XII – Non-Disclosure Agreement

 **[To be included in Eligibility Bid Envelope]**

*(Sample Format – To be executed on a non-judicial stamped paper of requisite value)*

**Non-Disclosure Agreement**

WHEREAS, we, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, having Registered Office at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, (hereinafter referred to as the COMPANY, which expression shall include its successor and permitted assignees) are agreeable to execute **“**procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System**”** as per scope defined in the **RfP No: 2020OCT04/T000175623 Dated October 4, 2019** for Small Industries Development Bank of India, having its Head office at SIDBI Tower, 15 Ashok Marg, Lucknow, 226001, and office at Swavalamban Bhavan, Plot No. C-11, G Block, Bandra Kurla Complex (BKC), Bandra (E), Mumbai - 400 051 (hereinafter referred to as the BANK) and,

WHEREAS, the COMPANY understands that the information shared by the BANK in their Request for Proposal is confidential and/or proprietary to the BANK, and

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

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

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

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

If a court finds any provision of this agreement invalid or un-enforceable, the remainder of this agreement shall be interpreted so as best to effect the intent of the parties.

The COMPANY shall not, without the BANK’s written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those employed/engaged by the COMPANY for the purpose of submitting the offer to the BANK and/or for the performance of the Contract in the aftermath. Disclosure to any employed/ engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Yours sincerely,

|  |  |
| --- | --- |
| Date | Signature of Authorised Signatory … |
| Place | Name of the Authorised Signatory … |
|  | Designation … Name of the Organisation … Seal … |

# 13. Annexure XIII – Final Acceptance Certificate

**Final Acceptance Certificate Format**

|  |  |  |
| --- | --- | --- |
| 1 | Vendor Name |  |
| 2 | RfP / Tender No | **RfP No: 2020OCT04/T000175623 Dated October 4, 2019** |
| 3 | Purchase Order / Contract Details |  |
| 4 | Description of deliverables |  |

**Details of Software and Services:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Comments on delivery and Acceptance**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of SIDBI official :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Designation :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Seal :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**\*\*\*\*\*\*\*\*\*\*\*\***

# 14. Annexure XIV – Performance Guarantee Format

*(To be executed on a non judicial stamp paper of requisite value)*

**BANK GUARANTEE**

**[To be included in Technical Bid Envelope]**

KNOW ALL MEN BY THESE PRESENTS that in consideration of the Small Industries Development Bank of India (SIDBI), a Corporation constituted and established under the Small Industries Development Bank of India Act, 1989, and having its Head Office at SIDBI Tower, 15 Ashok Marg, Lucknow, 226001, and office at, Swavalamban Bhavan, Small industries Development Bank of India, Plot No. C-11, G Block, Bandra Kurla Complex (BKC), Bandra (E), Mumbai - 400 051 (hereinafter called the SIDBI ) having agreed to award a contract to M/s. ‘ Service Provider Name’ having its office at ‘ Service Provider’s Office Address’, (hereinafter called "the Service Provider") for “**Procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System**” on the terms and conditions contained in the Purchase order No………. dated \_\_\_\_\_\_\_\_\_\_ placed with the Service Provider and SIDBI (hereinafter called "the said Order”) which terms, interalia, stipulates for submission of Bank Guarantee for **10%** of the contract value i.e. `. \_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ only), for the due fulfillment by the Service Provider of the terms and conditions of the said Order.

At the request of the Service Provider, (Bank name & address) \_\_\_\_\_\_\_, having its principal/ head office /registered office at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and, for the purposes of this Guarantee, acting through its branch namely (Bank name & address)\_\_\_\_\_\_ \_\_\_\_\_\_\_ (herein after referred to as (Bank name) \_\_\_\_\_\_\_\_\_\_\_\_\_ which term shall mean and include, unless to repugnant to the context or meaning thereof, its successors and permitted assigns), hereby issue our guarantee No \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in favour of **Small Industries Development Bank of India (SIDBI)**

1. We, do hereby unconditionally and irrevocably undertake to pay to SIDBI, without any demur or protest, merely on receipt of a written demand in original before the close of banking business hours on or before \_\_\_\_\_\_\_\_\_\_\_\_, at our counters at (Bank address) \_\_\_\_\_\_\_\_ from SIDBI an amount not exceeding \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ by reason of any breach by the Service Provider of the terms and conditions contained in the said Agreement, the opinion of the SIDBI regarding breach shall be final, conclusive and binding.
2. We do hereby guarantee and undertake to pay forthwith on written demand to SIDBI such sum not exceeding the said sum of `. \_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ only) as may be specified in such written demand, in the event of the Service Provider failing or neglecting to perform the said Order for “**Procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System**” to SIDBI in the manner and in accordance with the design specification, terms and conditions, contained or referred to in the said Order during its tenure.
3. We further agree that the guarantee herein contained shall remain in full force and effect till all obligations of Service Provider under or by virtue of the said Order have been fully and properly carried out or till validity date of this guarantee i.e. \_\_\_\_\_\_\_\_, whichever is earlier.
4. We undertake to pay to SIDBI all the money as per this Guarantee, notwithstanding any dispute or disputes raised by the Service Provider in any suit or proceeding pending before any court, tribunal or authority relating thereto or otherwise and our liability under these being absolute and unequivocal.
5. We further agree with you that SIDBI shall have the fullest liberty without our consent and without affecting in any manner our obligation hereunder (i) to vary any of the terms and conditions of the said Order (ii) to extend time for performance by the said Service Provider from time to time or postpone for any time (iii) to exercise or forbear to exercise any of the powers exercisable by SIDBI against said Service Provider and to forbear or enforce any of the terms and conditions relating to the said agreement and we shall not be relieved from our liability by reasons of any such variations or modifications or extension being granted to the said Service Provider for any forbearance act or omission on the part of SIDBI or any indulgence by the SIDBI to the said agreement or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provisions, have an effect of so relieving us. However, nothing contained hereinbefore shall increase our liability under the guarantee above \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or extend beyond \_\_\_\_\_\_\_\_\_\_\_\_\_
6. The liability under this guarantee is restricted to `. \_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ only) and will expire on (date) \_\_\_\_\_\_\_ and unless a claim in writing is presented to us at counters at (bank & address) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on or before (date) \_\_\_\_\_\_\_\_\_\_ all your rights will be forfeited and we shall be relieved of and discharged from all our liabilities hereunder.
7. The Guarantee herein contained shall not be determined or affected by Liquidation or winding up or insolvency or closure of the Service Provider or any change in the constitution of the Service Provider or of the Bank.
8. The executants has the power to issue this guarantee and executants on behalf of the Bank and hold full and valid Power of Attorney granted in their favour by the Bank authorizing them to execute this guarantee.
9. Notwithstanding anything contained hereinabove, our liability under this guarantee is restricted to `\_\_\_\_\_\_\_\_\_\_\_ (Rupees\_\_\_\_\_\_\_\_\_\_\_\_\_\_).

1. This guarantee shall remain in force until (date) \_\_\_\_\_\_\_\_\_. Our liability hereunder is conditional upon your lodging a demand or claim with us and unless a demand or claim is lodged with us on or before (date) \_\_\_\_\_\_\_\_\_, your rights under the guarantee shall be forfeited and we shall not be liable there under. This guarantee shall be governed by and construed in accordance with the laws of India. The Guarantee will be returned to the Bank when the purpose of the guarantee has been fulfilled or at its expiry, whichever is earlier.
2. We, (bank name, place) \_\_\_\_\_\_\_\_\_\_lastly undertake not to revoke this guarantee during its currency except with the previous consent of SIDBI in writing.
3. Notwithstanding anything to the contrary contained herein, the liability of (bank name & place) under this guarantee is restricted to a maximum total amount of ` \_\_\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_).
4. Our liability pursuant to this guarantee is conditional upon the receipt of a valid and duly executed written claim, in original, by (bank name & address) \_\_\_\_\_\_\_\_\_\_, delivered by hand, courier or registered post, prior to close of banking hours on (date) \_\_\_\_\_\_\_\_, failing which all rights under this guarantee shall be forfeited and (bank name & place) \_\_\_\_\_\_\_\_\_\_\_\_\_ shall be absolutely and unequivocally discharged of all of its obligations hereunder. This Guarantee shall be governed by and construed in accordance with the laws of India and competent courts in the city of (place \_\_\_\_\_\_) shall have exclusive jurisdiction.
5. Kindly return the original of this guarantee to (bank name & address) upon the earlier of (a) its discharge by payment of claims aggregating to ` \_\_\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_) (b) fulfillment of the purpose for which this guarantee was issued; or (c) \_\_\_\_\_\_\_\_ (date)”
6. All claims under this guarantee will be made payable at (bank name & address) \_\_\_\_\_\_\_\_\_\_\_\_\_\_ by way of DD payable at Lucknow.

In witness where of we ...................... have set and subscribed our hand and seal this ........................ day of .........................2019.

SIGNED, SEALED AND DELIVERED.

BY

AT

IN THE PRESENCE OF WITNESS : 1) Name..........................

 Signature.......................

 Designation..................

 2) Name..........................

 Signature.......................

 Designation..................

\*\*\*\*\*\*\*\*\*\*\*\*\*

# 15. Annexure XV – Statement of Deviations

**[To be included in Eligibility Bid Envelope]**

Bidders are requested to provide details of all deviations, comments and observations or suggestions in the following format with seal and signature. You are also requested to provide a reference of the page number, state the clarification point and the comment/ suggestion/ deviation that you propose as shown below.

*SIDBI may at its sole discretion accept or reject all or any of the deviations, however it may be noted that the acceptance or rejection of any deviation by SIDBI will not entitle the bidder to submit a revised commercial bid.*

*Further, any deviation mentioned elsewhere in the response other than in this format shall not be considered as deviation by SIDBI.*

|  |
| --- |
| **procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System****List of Deviations**(RFP No: 2020OCT04/T000175623 Dated October 4, 2019) |
| **S.****No.** | **Clarification point as stated in the tender document** | **Page / Section Number in RfP** | **Comment/ Suggestion/ Deviation** |
| 1. |  |  |  |
| 2.  |  |  |  |
|  |  |  |  |

|  |  |
| --- | --- |
| Date: | Signature of Authorised Signatory: |
| Place: | Name of the Authorised Signatory: |
|  | Designation : |
|  | Name of the Organisation: |
|  | Seal : |

**\*\*\*\*\*\*\*\*\*\*\***

# 16. Annexure XVI – Pre-Contract Integrity Pact

**[To be included in Eligibility Bid Envelope]**

*(Sample Format – To be executed on a non-judicial stamped paper of requisite value)*

**PRE CONTRACT INTEGRITY PACT**

1. **General**

This pre-bid-pre-contract Agreement (hereinafter called the Integrity Pact) is made at \_\_\_\_\_\_\_\_\_ place\_\_\_ on ---- day of the month of -----, 2019 between Small Industries Development Bank of India, having its Head Office at 15, Ashok Marg, Lucknow – 226001 and inter alia, and its Corporate Office at Swavalamban Bhavan, Small industries Development Bank of India, C-11, G-Block, Bandra-Kurla Complex, Bandra(E), Mumbai 400051 (hereinafter called the “BUYER”/SIDBI, which expression shall mean and include, unless the context otherwise requires, its successors and assigns) of the First Part and M/s --- represented by Shri ----, Chief Executive Officer (hereinafter called the “BIDDER/Seller” which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes for Procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System and the BIDDER/Seller is willing to offer/has offered the services and

WHEREAS the BIDDER is a private company/Public company/LLP/Government undertaking/ Partnership / registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a corporation set up under an Act of Parliament.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence /prejudiced dealing prior to, during and subsequent to the currency of the contract to be entered into with a view to :-

* Enabling the BUYER to obtain the desired said stores/equipment/services at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement and
* Enabling BIDDERs to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption in any form by its officials by following transparent procedures.

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

1. **Commitments of the BUYER**
	1. The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
	2. The BUYER will during the pre-contract stage, treat all BIDDERs alike, and will provide to all BIDDERs the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERs.
	3. All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
	4. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facia found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and during such a period shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.
2. **Commitments of BIDDERs**

The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contact stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following : -

* 1. The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any officials of the BUYER, connected directly or indirectly with bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
	2. The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe , gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or forbearing to show favour or disfavor to any person in relation to the contract or any other contract with the Government.
	3. BIDDERs shall disclose the name and address of agents and representatives and Indian BIDDERs shall disclose their foreign principals or associates.
	4. BIDDERs shall disclose the payments to be made by them to agents/brokers or any other intermediary, in connection with this bid/contract.
	5. The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacture/integrator/authorized government sponsored export entity of the defence stores and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER , or has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
	6. The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payments he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with contract and the details of services agree upon for such payments.
	7. The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
	8. The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
	9. The BIDDER shall not use improperly, for purposes of competition or personal gain or pass on the others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.
	10. The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
	11. The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
	12. If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative to any of the officers of the BUYER or alternatively, if any relative of the officer of the BUYER has financial interest/stake in the BIDDER’s firm, the same shall be disclosed by the BIDDER at the time of filling of tender.

The term ‘relative’ for this purpose would be as defined in Section 2 (77) of the Companies Act, 2013.

* 1. The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.
1. **Previous Transgression**
	1. The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER’s exclusion from the tender process.
	2. The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.
2. **Earnest Money (Security Deposit)**
	1. While submitting commercial bid, the BIDDER shall deposit an amount **`3,50,000.00** as Earnest Money/Security Deposit, with the BUYER through any of the following instrument.
3. Bank Draft or a Pay Order in favour of Small Industries Bank of India, Payable at Lucknow.
4. A confirmed guarantee by an Scheduled Commercial Bank, promising payment of the guaranteed sum to the BUYER immediately on demand without any demur whatsoever and without seeking any reasons whatsoever. The demand for payment by the BUYER shall be treated as conclusive proof of payment.
	1. Earnest Money/Security Deposit shall be valid till the date of bid validity as mentioned in the RfP.
	2. In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provision of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
	3. No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security Deposit for the period of its currency.
5. **Sanctions for Violations**
	1. Any breach of the aforesaid provision by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required :-
6. To immediately call off the pre contract negations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with other BIDDER(s) would continue
7. The Earnest Money Deposit (in pre-contract stage) and /or Security Deposit/Performance Bond) (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
8. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER
9. To recover all sums already paid by the BUYER, and in case of Indian BIDDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of State Bank of India, while in case of a bidder from a country other than India with interest thereon at 2% higher than LIBOR. If any outstanding payment is due to the bidder from the buyer in connection with any other contract for any other stores, such outstanding payment could also be utilized to recover the aforesaid sum and interest.
10. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER along with interest.
11. To cancel all or any other Contracts with the BIDDER, the BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER
12. To debar the BIDDER from participating in future bidding processes of the buyer or its associates or subsidiaries for minimum period of five years, which may be further extended at the discretion of the BUYER.
13. To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
14. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with BIDER, the same shall not be opened.
15. Forfeiture of Performance Bond in case of decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
	1. The BUYER will be entitled to take all or any of the actions mentioned at para 6.1(i) to (x) of this Pact also on the commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defied in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.
	2. The decision of the BUYER to the effect that a breach of the provision of this Pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the independent Monitor(s) appointed for the purposes of this Pact.
16. **Fall Clause**
	1. The BIDDER undertakes that it has not supplied/is not supplying similar products /systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.
17. **Independent Monitors**
	1. Bank has appointed Shri. Ashok Sinha (IAS retd.) as an Independent External Monitors (IEM) (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission. Name and Address of the IEM are as follows :

 Shri Ashok Sinha, (IAS Retd.)

 13 Yayati, Sect-58A, Nerul (West)

 Palm Beach Road,

 Navi-Mumbai 400706

 Email Id – asinha51@gmail.com

* 1. The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.
	2. The Monitors shall not be subject to instruction by the representatives of the parties and perform their functions neutrally and independently.
	3. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.
	4. As soon as the Monitor notices or has reason to believe, a violation of the Pact, he will so inform the Authority designated by the BUYER
	5. The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documents. The same is applicable to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality
	6. The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings
	7. The Monitor will submit a written report to the designed Authority of the BUYER within 8 to 10 weeks from the date of reference or intimation to him by the BUYER/BIDDER and should the occasion arise, submit proposals for correcting problematic situations.
1. **Facilitation of Investigation**

In case of any allegation of violation of any provision of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

1. **Law and Place of Jurisdiction**

This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER

1. **Other Legal Actions**

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

1. **Validity**
	1. The validity of this Integrity Pact shall be from date of its signing and extend upto 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later in case BIDDER is unsuccessful, this integrity Pact shall expire after six months from the date of the signing of the contract.
	2. Should one or several provisions of the Pact turn out to be invalid, the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.
2. The parties hereby sign this integrity Pact, at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

BUYER BIDDER

Name of the Officer

Designation CHIEF EXECUTIVE OFFICER

SIDBI

Witness Witness

1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2.\_\_\_\_\_\_\_\_\_\_\_\_\_ 2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# 17. Annexure XVII – Declaration regarding Clean Track Record

**[To be included in Eligibility Bid Envelope]**

Date:

The General Manager

Small Industries Development Bank of India

Fraud Management Cell

SIDBI Tower,

15, Ashok Marg,

Lucknow– 226001 (UP)

Dear Sir,

**Declaration Regarding Clean Track Record**

### (RfP No: 2020OCT04/T000175623 Dated October 4, 2019)

 I have carefully gone through the Terms & Conditions contained in the **RfP No: 2020OCT04/T000175623 Dated October 4, 2019** regarding **“**RFP for procurement, implementation, maintenance and support of end to end Early warning Signal (EWS) System**”.**

1. We hereby declare that our company /LLP /firm has not been debarred / black listed by any Public Sector Bank, RBI, IBA or any other Government / Semi Government organizations in India entity as on the last date of submission of Bid.
2. We also undertake that, we are not involved in any legal case that may affect the solvency / existence of our firm or in any other way that may affect capability to provide / continue the services to bank.
3. I further certify that I am competent officer in my company to make this declaration that our bid and its terms & conditions is binding on us and persons claiming through us and that you are not bound to accept a bid you receive.

 We further declare that we are eligible and competent as per the eligibility criteria given by the bank and the information submitted by the company in **Annexure – II** & **Annexure – III** is true and correct and also able to perform this contract as per RFP document.

Thanking you,

**Yours sincerely,**

|  |  |
| --- | --- |
| Date | Signature of Authorised Signatory … |
| Place | Name of the Authorised Signatory … |
|  | Designation … |
|  | Name of the Organisation … |
|  | Seal … |

# 18. Annexure XVIII – Infrastructure Details

**[To be included in Eligibility Bid Envelope]**

1. **Software License Components**

Bidder has to furnish details of licenses for all software components being proposed for implementation of the solution in all the environments (DC, DR & UAT / Development). Information may be furnished as per following format:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl . No.** | **Name of Software License Components** | **License Type (Named-user /Concurrent)** | **Qty** | **Remarks, if any** |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| …. |  |  |  |  |

**Note:** Additional rows may be added for furnishing information based on requirement.

1. **Hardware**

Bidder has to furnish all hardware details & specifications in the following format required for implementation of the solution at all the three environments (DC, DR & UAT / Development). Hardware components will be provided by the Bank.

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| --- | --- | --- | --- |
| **Srl. No.** | **Server Name** | **Purpose** | **Details** |
| **Quantity** | **Make / Model** | **OS** | **CPU** | **Clock Speed** | **Specification with number of Cores** | **Processors** | **Storage** | **RAM** | **Any other reference** |
|  | **Production Environment (DC)** |
|  | **……..** |   |  |   |   |   |   |   |  |  |   |   |
|  | **……..** |   |  |   |   |   |   |   |  |  |   |   |
|  | **DR Environment** |
|  | **……..** |   |  |   |   |   |   |   |  |  |   |   |
|  | **……..** |   |  |   |   |   |   |   |  |  |   |   |
|  |  **UAT / Development**  |
|  | **……..** |  |  |  |  |  |  |  |  |  |  |  |
|  | **……..** |  |  |  |  |  |  |  |  |  |  |  |

**Note :** Additional rows may be added for furnishing information based on requirement.

# 19. Annexure XIX – Reference Sites of EWS System

**[To be included in Eligibility Bid Envelope]**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl****No.** | **Name and****complete****Postal****Address of****the****Customer** | **Name,****Designation,****Telephone, Mobile number, Fax, email****address****of the****contact****person** | **Brief****Scope of****work** | **Number****of users in****the EWS****System** | **Kick –****off date** | **Project****Completion Date** | **Present****Status if****not****completed****as on date** | **Remarks** |
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**N.B. :** Kindly attach proof against each of the Work completion/satisfaction certificate