



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Supply, Implementation & Maintenance of Loan Lifecycle
Management System (LLMS) including Document
Management System (DMS) and Early Warning Signals (EWS)

Bank of Maharashtra

(One Family... One Bank... Mahabank)

REQUEST FOR PROPOSAL FOR

Supply, Implementation & Maintenance of
Loan Lifecycle Management System (LLMS)
Including Document Management System
(DMS) and Early Warning Signals (EWS)

TENDER REFERENCE # 052018



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Head Office, 'LOKMANGAL'
1501, Shivaji Nagar, Pune – 411 005

Cost of Tender Document: Rs. 29,500/-



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Important Clarifications:

Following terms are used in the document interchangeably to mean:

1. Bank means 'Bank of Maharashtra'
2. Bidder means the respondent to the RFP document.
3. RFP means the Request for Proposal document
4. DC means Bank's Primary Data Center, DR / DRC/ DRS means Bank's Secondary/Disaster Recovery Site. NS means Bank's Near Site hosting infrastructure for Zero data loss.
5. CBS means Core Banking Solution implemented in the Bank
6. Bidder and Bank shall be individually referred to as 'Party' and collectively as 'Parties'.
7. Bidder / Respondent – signifies those who purchase this tender document and submits response to it.

This document is meant for the specific use by the Company / person/s interested to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. The bidders or any person acting on behalf of the bidders should strictly adhere to the instructions given in the document and maintain confidentiality of information. The bidders will be held responsible for any misuse of information contained in the document, and liable to be prosecuted by the bank In the event that such a circumstance is brought to the notice of the bank. By downloading the document, the interested party is subject to confidentiality clauses.



1. Invitation to the Tender

This is to inform that Bank of Maharashtra (BoM) invites sealed tenders for Technical bid and Commercial bid from eligible bidders to supply, implement and maintain a Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early warning Signals (EWS) as per the requirements mentioned in this RFP.

The bidders are expected to examine all instructions, forms, terms, Bank project requirements and other information in the RFP documents. Failure to furnish all information required as per the RFP document or submission of a proposal not substantially responsive to the RFP document in every respect will be at the Bidder's risk and may result in rejection of its Proposal and forfeiture of the Bid Earnest Money Deposit. .

A complete set of tender documents may be purchased by eligible bidder upon payment of a non-refundable fee, mentioned in the important information regarding bid submission, by demand draft / banker's cheque in favour of Bank of Maharashtra and payable at Pune.

Important information regarding Bid submission

Tender Reference	
Price of Tender copy	Rs. 25,000/- + Rs. 4,500/- (GST) = Rs. 29,500/-
Date of commencement of issue of tender document	11/04/2018
Date of closure of tender document	03/05/2018 up to 1400 hours
Bid Security Deposit (EMD)	Rs. 15,00,000/-
Queries to be mailed by	20/04/2018
Queries to be mailed to	Priyottama.kulkarni@mahabank.co.in Kanak.kumari@mahabank.co.in
Pre Bid Meeting	24/04/2018 @1100 Hours
Last Date and Time for receipt of tender offers	03/05/2018 up to 1400 hours
Date of opening of technical bids	03/05/2018 at 1600 hours
Date of opening of commercial bids	Will be informed to Technically qualified bidders separately
Address of Communication	Deputy General Manager Information Technology Bank of Maharashtra,



Tender Reference	
	IT Department, Head Office, "Lokmangal" 1501, Shivajinagar PUNE – 411 005.
Contact Telephone Numbers	(020) 25520708 / 25532731- 35
E-mail Id	agmitprocurement@mahabank.co.in cmsoftware@mahabank.co.in
Website	www.bankofmaharashtra.in

The copy of RFP document may be obtained during office hours on aforesaid working days in person by paying an amount of **Rs. 29,500/- (Non Refundable) inclusive of GST** by way of Demand Draft / Pay Order favoring "BANK OF MAHARASHTRA" payable at Pune. The Bank reserves the right to reject any or all offers without assigning any reason.

Please note that the prospective bidder needs to purchase the tender document from the Bank and is invited to attend the pre bid meeting on above date and time at Bank of Maharashtra, Head Office, Pune. In case the prospective bidder downloads the document from website of the Bank, the cost of tender document should be paid along with the Bid response. However in order to participate in the pre-bid meeting, that tender document must be purchased by the prospective bidder.

Earnest Money Deposit must accompany all tender offers as specified in this tender document. EMD amount/Bank Guarantee in lieu of the same should not be mixed with Technical / Commercial bid. It should be in separate cover to be handed over to the department.

Tender offers will be opened in the presence of the bidder representatives who choose to attend the opening of tender on the above-specified date, time and place.

Technical Specifications, Terms and Conditions and various formats and pro forma for submitting the tender offer are described in the tender document.

General Manager
Information Technology



2. Introduction

Bank of Maharashtra is a public sector bank with a standing of more than 82 years. It has a three tier organizational set up consisting of branches, Zonal Offices and Head Office. Bank of Maharashtra, a leading Public Sector Bank has more than 1850 fully computerized branches spread across the country. In the state of Maharashtra itself it has about 1000 branches, the largest network of branches by any Public Sector Bank in the state. The Bank has set up specialized branch offices to cater to the needs of SMEs, Corporate, agriculturists and importers & exporters.

The bank has fine-tuned its services to cater to the needs of various sections of society and incorporated the latest technology in banking offering a variety of services. The products and services offered by the Bank include demand deposits, time deposits, working capital finance, term lending, trade finance, retail loans, government business, Bancassurance business, mutual funds and other services like demat, lockers and merchant banking etc.

The Bank has also implemented its CORE BANKING SOLUTION across all branches.

The bank desires to procure a solution for Loan Lifecycle Management System (LLMS) including Document Management System and Early Warning Signals (EWS). The Loan Lifecycle Management System has to manage the end to end life cycle of the loan. It should include lead management, loan origination, credit monitoring and collection & recovery (including legal). The successful bidder shall be responsible for supply, implementation and maintenance of the LLMS, DMS and EWS for the period of contract.

The Period of Contract shall be for a period of five years. **The contract period will start from the date of Project Acceptance by the Bank of the successful bidder.**

This request for proposal document ('RFP document' or RFP) has been prepared solely for the purpose of enabling Bank of Maharashtra ('Bank') to select a bidder for implementing and maintaining the LLMS, DMS and EWS across the bank.

The RFP document is not recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the bank and any successful bidder as identified by the bank, after completion of the selection process as detailed in this document.

2.1 Information Provided

The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services. Neither Bank nor any of its directors, officers, employees, agents, representative, contractors, or advisers gives any representation or warranty (whether oral or written), express or implied as to the accuracy, updating or completeness of any writings, information or statement given or made in this RFP document. Neither Bank nor any of its directors, officers, employees, agents, representative, contractors, or advisers has carried out or will carry out an independent audit or verification or investigation or due diligence exercise in relation to the contents of any part of the RFP document.



2.2 For Respondent only

The RFP document is intended solely for the information of the party to whom it is issued ("the Recipient" or "the Respondent") i.e. Government Organization/PSU/ limited Company or a partnership firm and no other person or organization.

2.3 Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its directors, officers, employees, contractors, representatives, agents, and advisers disclaim all liability from any loss, claim, expense (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities, expenses or disbursements incurred therein or incidental thereto) or damage, (whether foreseeable or not) ("Losses") suffered by any person acting on or refraining from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the Losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of Bank or any of its directors, officers, employees, contractors, representatives, agents, or advisers.

2.4 Costs Borne by Respondents

All costs and expenses (whether in terms of time or money) incurred by the Recipient / Respondent in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

2.5 No legal relationship

No binding legal relationship will exist between any of the Recipients / Respondents and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.

2.6 Recipient obligation to inform itself

The Recipient must apply its own care and conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

2.7 Evaluation of offers

Each Recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of organizations, not limited to those selection criteria set out in this RFP document.

The issuance of RFP document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement nor would it be construed as any investigation or review carried out by a Recipient. The Recipient unconditionally acknowledges by submitting its response to this RFP document that it has not relied on any idea, information, statement, representation, or warranty given in this RFP document.

2.8 Errors and Omissions

Each Recipient should notify the Bank of any error, fault, omission, or discrepancy found in this RFP document but not later than five business days prior to the due date for lodgment of Response to RFP.



2.9 Acceptance of terms

A Recipient will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document.



3. RFP Response terms

3.1 Lodgment of RFP Response

Tender Fee

The non-refundable tender fee as mentioned in Section 1 above shall be paid by way of Bankers Cheque / Demand Draft / Pay Order favoring Bank of Maharashtra, Payable in Pune, which is non-refundable, must be submitted separately along with RFP response

RFP Closing date

RFP Response should be received by the officials indicated not later than the date and time mentioned in Section 1 of this RFP.

3.2 Late RFP policy

RFP responses received after the deadline for lodgment of RFPs at the address mentioned will not be accepted by the Bank and hence bidders are advised to submit their responses within the time and no excuses / reasons for delay will be accepted by the Bank.

3.3 RFP Validity period

RFP responses will remain valid and open for evaluation according to their terms for a period of at least six (6) months from the RFP closing date. The Bank / its subsidiaries shall have the right at its sole and absolute discretion to continue the assignment / contract on the selected bidder for future requirement on the rates finalized in this processing for various items / activities as described in the Price Bid after expiry of current assignment period.

3.4 Requests for information

The bidders are required to direct all communications for any clarification related to this RFP, to the Bank officials as mentioned in Section 1 of this document and in writing. All queries relating to the RFP, technical or otherwise, must be in writing only. The Bank will try to reply, without any obligation in respect thereof, every reasonable query raised by the Recipients in the manner specified. However, the Bank will not answer any communication initiated by respondents later than five business days prior to the due date for lodgment of RFP response. However, Bank may in its absolute discretion seek, but under no obligation to seek, additional information or material from any Respondents after the RFP closes and all such information and material provided must be taken to form part of that Respondent's response. Respondents should invariably provide details of their email address (es) as responses to queries will only be provided to the Respondent via email. If Bank in its sole and absolute discretion deems that the originator of the query will gain an advantage by a response to a question, then Bank reserves the right to communicate such response to all Respondents. Bank may in its sole and absolute discretion engage in discussion or negotiation with any Respondent (or simultaneously with more than one Respondent) after the RFP closes to improve or clarify any response.

3.5 Notification

Bank will notify the Respondents in writing as soon as practicable, but not later than 10 working days from the RFP Evaluation Complete date, about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.



3.6 Disqualification

Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.

3.7 Timeframe

The timeframe for the overall selection process will be as mentioned in this RFP in section 1: "Invitation to the Tender"

The Bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected Respondents during the process.

The time schedule will be strictly followed. Interested parties should to adhere to these timelines. However, the bank reserves the right to change the aforementioned timelines.

3.8 Annexure Seeking Response for Evaluation

A detailed set of annexure is provided to the bidder for formulation of responses. These annexure would assist the bank in effectively normalizing the bidder's response for various areas including bidder's qualification criteria, functional requirements, technical requirements, proposed team strength, commercial proposals etc. The list of such annexure is provided in the table below:

Annexure Number	Name of the Annexure
Annexure 1	Functional & Technical Requirement
Annexure 2	Technical Bid Format
Annexure 3	Conformity with Hardcopy Letter
Annexure 4	Conformity Letter
Annexure 5	Eligibility criteria compliance
Annexure 6	Cover Letter
Annexure 7	Application Management Services
Annexure 8	Prebid Query Format
Annexure 9	Bid Security Form
Annexure 10	Commercial Bill of Material
Annexure 11	Compliance to Reverse Auction
Annexure 12	List of Deviations Requested
Annexure 13	Pre Contract Integrity Pact
Annexure 14	Proposed Team Profile
Annexure 15	Manufacturer Authorization Form
Annexure 16	Resource Deployment Plan
Annexure 17	Guidelines, Terms & Conditions and Process Flow for E-Procurement Auction
Annexure 18	Training Requirements
Annexure 19	Past Experience



Annexure 20	List of Interfaces
Annexure 21	List of Reports
Annexure 22	Performance Bank Guarantee



4. Project Details

4.1 Purpose

The Bank wishes to supply, implement and maintain a Loan Life Cycle Management System (LLMS) including Document Management System (DMS) and Early Warning Signals (EWS). Accordingly, the Bank invites technical and commercial proposals from eligible bidders, having proven past experience and competence in implementation of LLMS, DMS and EWS.

The implementation services including, customization and parametrization, Current State Assessment, Business Requirement Description, User Acceptance Testing (UAT), Testing, installation, production roll out, Go Live and Implementation across all branch/HO/ZO locations will be done by the Bidder / OEM for the proposed solutions. This will also include the effort for interfacing with the required existing business applications and tools as define under Annexure 20 – List of Interfaces

Envisioned DMS application is expected to support the complete digitization of documents used/ created by all the departments of the bank including but not limited to:

- 1 Account opening
- 2 Loans
- 3 Human Resource/ Personal Department
- 4 Marketing
- 5 Department/ Board notes
- 6 Treasury
- 7 Trade finance
- 8 Pension department
- 9 IT department

The envisioned LLMS is required for following loan related procedures in the Bank:

- 1 Lead Generation
- 2 Loan origination
- 3 Default Checks
- 4 Credit Appraisals
- 5 Credit Monitoring
- 6 Loan Processing
- 7 Sanctions
- 8 Early Warning Signals
- 9 Loan Collection & Recovery (including legal)
- 10 MIS

The proposed EWS solution should have following:

- 1) Data integration system from internal and external systems
- 2) Appendable library of Early warning signals



- 3) Rule engine - that provides facility of configurable analytical routines to analyze data and serve as input for alerts
- 4) Rating and scoring engine
- 5) Alert Generation and management system
- 6) Work Flow Management
- 7) Reporting Module
- 8) Reverse Integration module to feedback the other systems
- 9) Account level and Customer level Dashboards at Departmental and Executive levels

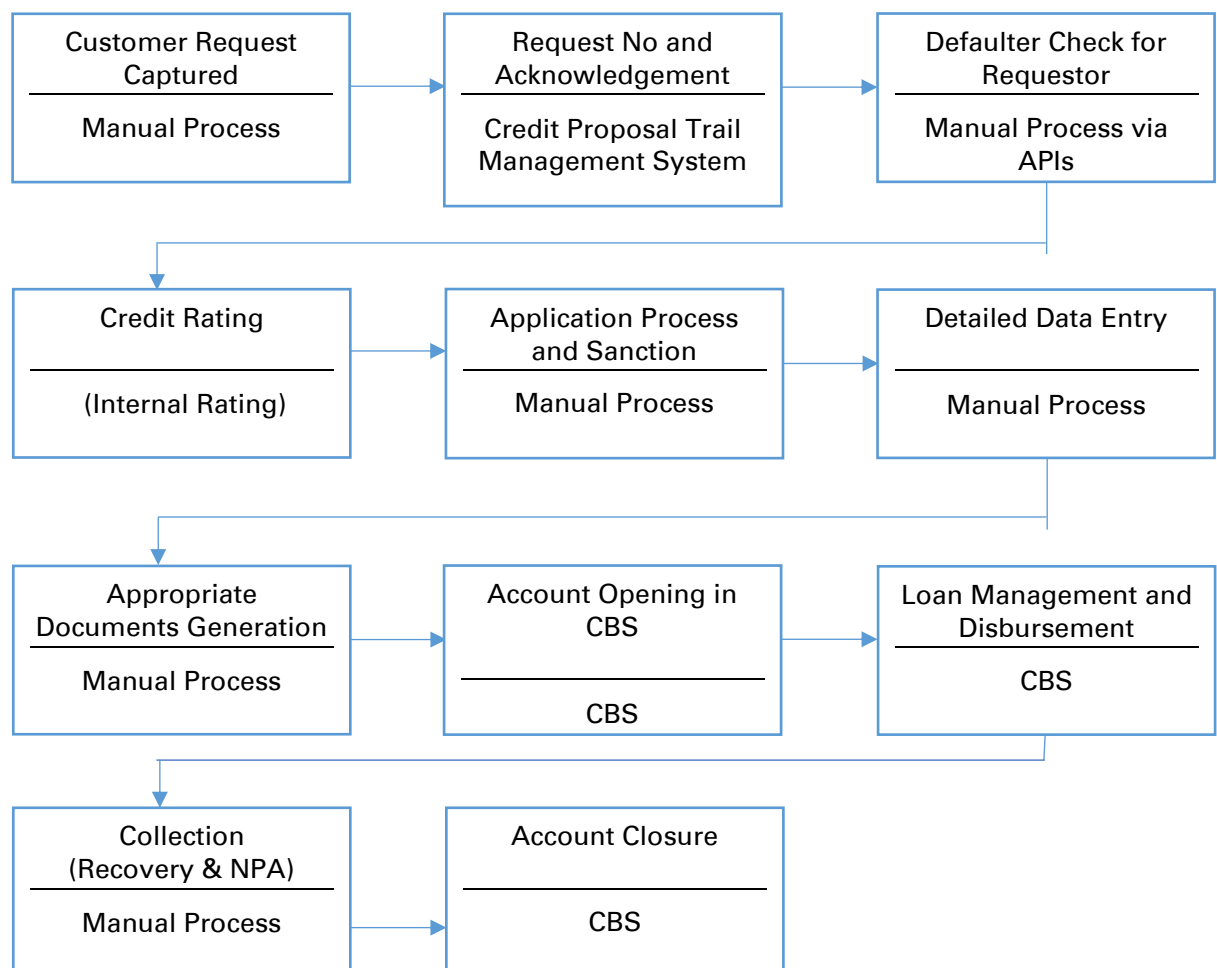
4.2 Existing Setup

Existing IT Setup

As on the date of release of RFP, all branches of Bank are computerized and connected to a core banking system. Following is an indicative list of applications that are currently available at all the branches of the bank:

- 1) Core Banking Solution
- 2) CPTMS – Credit Proposal Trail Management System
- 3) Bank's Internal Rating Mechanism

Current LLMS process – AS-IS



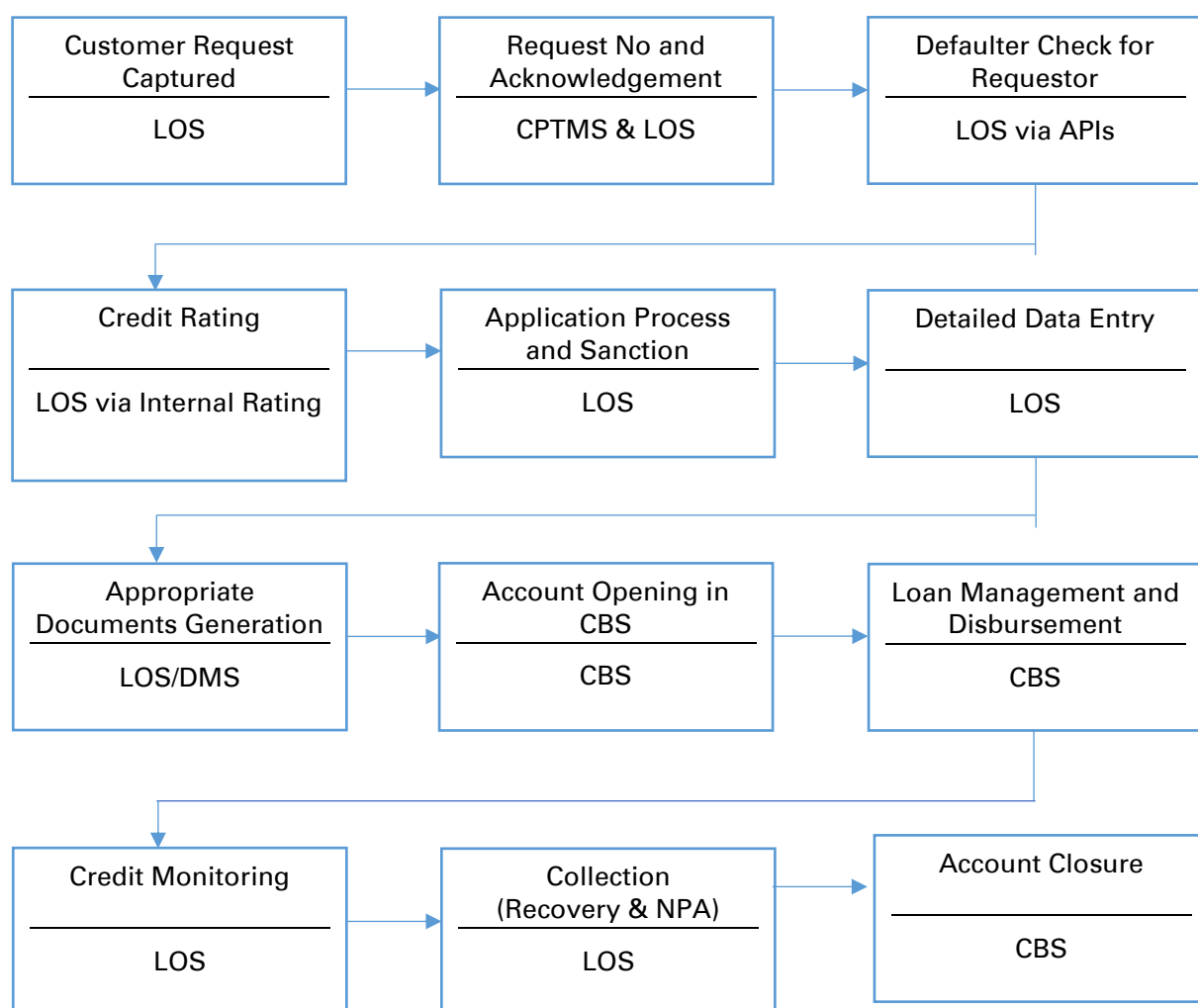


The bank is currently using CPTMS for loan data entry and MIS purposes. The CBS is used for loan account opening and financial transactions related to loans which provides loan management capabilities. The bank uses its internal rating mechanism. The loan sanction, document generation and other processes are performed by the bank manually. The diagram below, depicts the bank's "AS-IS" process.

Envisioned LLMS process – TO-BE

Link to LLMS will be provided on corporate site for receiving the request directly from the website/ branches/ any other channel as identified by the bank. LLMS will generate the customer reference number for every customer request entered into the system. The customer will be provided with the reference number on submission of request. The reference number will be used to track the application status. The branches will use the LLMS system for data entry. The loan application will be processed as depicted below.

After processing and generation of Sanction Letter in LLMS data will be uploaded in CBS for account opening and for further processes. The bank aims to perform part of recovery, collection and NPA operations through LLMS and measuring the performance of the loan assets through the Early Warning Signals based on the integrated guidelines and the compliances defined by RBI. The diagram below, depict the bank's "To-Be" process and execution system.





List of Loan Products offered by the bank

The list of loan products offered by the bank currently include

Type	Scheme Name
Retail	Mahabank Education Loan
	Mahasuper Housing Loan
	Mahabank consumer Loan
	Mahasuper car Loan
	Mahabank Personal Loan
	Mahabank Aadhar Loan
	Maha Doc+ (for Doctors)
	Mahabank Professional Loan Scheme
	Mahabank Gold Loan Scheme
	Mahabank Salary Gain Scheme
	Mahabank Personal Loan Scheme
	Pardhan Mantri Awas Yojana
MSME	Mahabank MSME Credit+
	Mahabank Trade and Finance Services
	Skill Loan Scheme
	Stand Up India Scheme
	Pradhan Mantri Mudra Yojana
	Maha MSME Project Loan Scheme
	Maha MSME Machinery /Equipment Scheme
	Maha MSME Cash Credit Scheme
	Maha MSE Collateral Free Term Loan Scheme
	Maha MSE Collateral Free Cash Credit Scheme
Agriculture	Scheme for Construction of Farmhouse to Agriculturists
	Loan to Farmer of Minor Irrigation
	Loan to Farmer Farm Mechanization
	Loan to Farmer for Animal Husbandry
	Loan to Farmer for Horticulture /Plantation activities
	Financing for Setting up of Agri clinics and Agri business center for Agriculture Graduates
	Scheme for Financing Farmers for Purchase of Land by Small and Marginal Farmers
	Mahabank Kisan All Purpose Term Loan
	Mahabank Agriculture Loan
	Mahabank Kisan Credit Card
	Mahabank Kisan Tatkal Scheme
	Mahabank Gold Loan Scheme - Agriculture
Corporate	Loan Scheme for Exporters
	Loan Scheme for Corporates
	Loan Scheme for Entrepreneurs
	Scheme for Solar Lighting Systems



4.3 Project Scope

The bidder is required to supply, configure, customize, maintain and support a solution for LLMS, DMS and EWS, which also includes but not limited to

- 1) Supply, installation, customization/ development and maintenance of required solutions (all relevant application(s)/ software license(s)).
- 2) Provide interface to integrate the solution with the Core Banking Solution
- 3) Provide interfaces required to integrate the solution with other banking systems and applications
- 4) Provide complete testing and required training to identified trainers and core users
- 5) Training the core team & trainers (on Train the Trainer model)
- 6) Provide hand-holding support during roll-out
- 7) Design and Size the hardware required at DC & DR and at scanning centers. Bank will procure the hardware itself.
- 8) The solution must store all images in a central and secure repository in non-proprietary format.
- 9) System should have parallel processing abilities where at any point of time more than one user can view the case and record their queries

A) It is proposed that **DMS implementation will cover the following indicative areas of Bank operations.**

- All Branches & hubs/offices spread across country including all HO Departments.
- Savings Account / Current Account / Deposit Account Opening, related KYC documents and correspondence.
- Loans
 - Applications and related documents submitted
 - Visit Reports
 - Loan Process Notes, Related approvals & communications, sanction letters etc.
 - Copies of loan documents executed by customers
 - Copies of Legal Opinion
 - Valuation / Re-valuation Certificates
 - Stock Inspection Reports / Compliance
 - Renewal Process and related documents
 - Closing of loan accounts and related documents
 - Recovery Mechanism if any and related notices and court proceedings
 - Any other documents
- Legal Department
 - Storage of all case management related documents, document relating to Civil, Criminal, Arbitration, DRT, DRAT, consumer cases, BIFR cases, AAIFR cases, Lok Adalat cases, NCLT cases.
 - Storage of Notice management document
 - Any other documents
- Forex Operation
 - Documents collected Account-wise for each Forex Transaction (Import / Export / Inward / Outward Remittances etc.) to meet all regulatory requirements.
 - Any other documents



- Other HO Departments
 - Record keeping related to various approvals / meetings
 - Inter-Office communications
- Existing Documents
 - Important documents of Branch / Hubs / Offices / HO Departments.
- Premises Lease Agreement Copies / Renewals / Committee Approvals / Related Correspondence and any other documents.
- Design and Size the hardware required at DC & DR. Bank will procure the hardware itself.

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

B) It is proposed that **Loan Origination System** along with **Lead Management System implementation** should support all delivery channels including Branches, Web Requests and any other channel as identified by the bank over the duration of contract where:

- Branches are the BANK branches/ locations for capturing business opportunities by means of branch walk-ins.
- Web Requests is a channel to capture lead through website/ internet medium.
- Or any other channel as identified by the bank in future

The bidder shall also be expected to provide support for Direct Marketing Agents (DMAs), Direct Sales Team (DST), Point of Presence (PoP) in future where:

- Direct Marketing Agents are internal/ external agents/ agencies used for providing leads and creating business opportunities.
- Direct Sales Team members would be providing leads and creating business opportunities.
- Point of Presence (PoP) is a branch/ location of BANK partner(s) which can be used by BANK for generating business opportunity by placing few BANK employees at these locations.

The LOS solution should support multi-level loan product hierarchy and multi-tier rate architecture. The solution should be capable to attach risk policies at any of these levels. The LOS solution should provide secure access using profile definition

C) The bidder should also propose separate licensing cost for the following loan products:

- Retail Loans
- SME Loans
- Agriculture Loans
- Corporate Loans

D) Early Warning Signal

The Bank is looking for a solution to provide an early warning signal (EWS) mechanism with the following objective:

- To detect financial stressed borrower accounts or in its existing loan/lending portfolio (corporate)
- To provide a warning signal in case of potential lending opportunities that are in application/evaluation stage
- To be able to predict and take necessary corrective actions on loan accounts based on their health as against the defined directive of measurement of such assets



- Data sources involved for the solutions are as follows:
 1. Core Banking System
 2. Trade Finance
 3. Treasury
 4. LLMS
 5. DMS
 6. Open Sanction Order
 7. Rating System
 8. Financial Statements
 9. Banks internal documents
 10. Third Party Aggregators

The bank envisages the EWS to function basis combination of financial intelligence and market intelligence some of which are illustrated in the following sections of this RFP document.

The EWS should include but not limited to the following modules detailed later in the RFP

1. Data Integration Module,
2. Text Mining module,
3. Internet Scanner module,
4. Alerts Scoring module,
5. Reporting module,
6. Workflow module,
7. Audit module

The bidder is required to size, supply, install, integrate and operationalize a suitable Early Warning System (EWS) solution. The Scope of Work of EWS is detailed in the section following sections:

- Key Components & Features envisaged in EWS solution

A broad conceptual/functional overview of the components and features (illustrative not exhaustive) that are required in the EWS systems are as under:

- Data Management Module

An engine that has the ability to ingest, enhance, transform and load data from a variety of internal and external sources for the purposes of analysis.

- Data ingestion capabilities: The EWS is expected to have capabilities around data ingestion (depending on sources of data, volume and technological limitations). Some of the options that will be are API based, feed based, batch/dump based or manual upload.
- Data transformation: The EWS is expected to have functionalities around how source data from various sources should be transformed/enriched/filtered for EWS to run analysis. Some other key aspects that will be evaluated in case of non-financial text based data are key word based filtrations, text analytics/sentiment based filtrations.
- EWS rule management module
 - Configurable rules based on financial parameters namely:
 - Financial ratios (e.g. DSCR, Current ratio, NP Ratio, EBIDTA, Sales growth trends)
 - Transaction based parameters (e.g. excess withdrawal of cash from loan accounts, transfer of loan funds to sister concerns, transfer of loans)



- Comparison between estimated & actual
- Configurable rules based on non-financial parameters:
 - Lists from regulators like RBI (e.g. SMA) and other peer Banks
 - Event based - financial disclosure in public financial statements
 - Industry specific reports on overall health of industry
 - Unit visit report
 - Stock and Book-Debt statements
 - Structured news from financial sites and stock market data (based on key sentiment oriented key words.
 - Structured news from sentiment scoring (Legal site, social media and other news media (print or electronic))
- Rules must have option of being configured also as period specific rules with threshold definitions,
- Industry/entity/geography/compliance specific fraud rule switch on/off/threshold setting
- Neural based/machine learning based rules (along with rule/alert switch on/off)
- EWS alert and rating management module

This module is expected to carry out an ongoing comprehensive analysis of the information from Banks internal and external sources. The analysis should yield alerts which are rated employing on suitable statistical rating/scoring models. The EWS is expected to have features around flexibility to be offered in managing alerts some aspects that will be deliberated and finalized are around requirements such as:

- Case specific/industry specific/period based false positive rule flagging/blocking
- Alert rating mechanism, alert escalation matrix configurability and features
- Alert review and closure and creating, managing and closing cases out of genuine alerts
- EWS case management module

The EWS is expected to have features around case management module where all alerts that are genuine for which action needs to be taken for remediation are treated as red flagged accounts. The case management will involve features around:

- Case creation
- Case status progress tracking
- Case actions and approvals
- Case closures.
- EWS reporting module

The EWS is expected to have features around user based dash boarding functionality. Some of the aspects that will be explored are:

- Location specific alerts reports
- Facility specific alerts reports



- Geography/Zone specific alert reports
- Data drill down capabilities from alerts into the history of customer and basis of the alert with all underlying supporting data
- Dash boarding options
- User based access control and reporting functionality

The EWS is expected to have features pertaining to access control which will cover areas like:

- Access privilege level configuration (i.e. who gets what access or what rights)
- Access granularity (to what extent can access be restricted e.g. restriction of access at report level or data extraction/saving etc.)
- Security and logging capabilities

The EWS is expected to have features pertaining to security and logging which will cover functionalities around:

- User activity logging (reports runs, data deleted etc.).
- System activity logs around the following system query runs, batch report extractions and master data/operational data deletions/modifications.
- Application error and crash logs (e.g. data ingestion errors, failed sanity checks, API errors etc.).
- The system is expected to be compliant with the Banks security policies.
- Sources of information for EWS

The bank is considering a comprehensive EWS system that obtains financial and market intelligence through a variety of data points in order to determine the level of stress in an existing account/relationship based on a statistically weighted score. The sources of information among which the bidders proposed EWS needs to ingest information are as under (bidder to outline in detail what inputs the proposed EWS seeks).

- Financial Intelligence from Bank's internal sources
- Core banking system (CBS): The bank has envisaged to upgrade the CBS in near future. The CBS upgrade may be completed in coming future.

The bidder is to propose the mandatory interfacing cost from M/S TCS (CORE Banking Solution partner of the bank) as part of the bidder's commercial offering in the Commercial BOM – Annexure 10

The Bidder will also furnish a certificate from the CBS OEM declaring their compliance of price approval from the CBS OEM. The certificate needs to be submitted by the bidder along with the Eligibility Bid

- Loan Life Cycle Management Module: The successful bidder needs to integrate the LLMS system after implementation with EWS solution. The inputs from this module will include data for all fund based facilities (Project finance, loans, CC's, bridge finance etc.) which will be pertinent aspects such as (indicative):
 - Customer data (including Directors/promoters information)
 - Current facilities in use



- Outstanding amount, payment history and loan servicing delays (interest or principal amount).
- Transaction data relevant to indicate suspicious patterns
- Trade finance systems: The inputs from this module will include data for all non-fund based facilities, which will be include facilities such as (indicative):
 - LC's issued (including details of LC's devolved)
 - BG's issued (with margin details where relevant)
- Treasury systems: The Bank is currently using Treasury application for front office, mid office and back office operations, inputs from this module will include data for all trading/rate agreements, which will be include facilities such as (indicative):
 - Forward rate agreements
 - Currency futures
 - Currency options
 - MTM information for the above arrangements
 - Corporate bond market/CP Market
 - CDS Market
 - Equity Market
- Other Support systems
 - Security/collateral information/CPTMS: Inputs from security/collateral management system for recording all security provided against loans advanced by the Banks. The information points to be considered may include:
 - Nature of collateral/security (e.g. property, shares)
 - Location of the collateral (in case of property related collateral)
 - MTM data in relation to shares
 - Financial statement filing data : inputs from periodic filings with the Banks such as (indicative):
 - Monthly projections
 - Quarterly balance sheets
 - Stock statements
 - Annual audited financial statements
- Financial and market Intelligence from Bank's external sources

The financial and market intelligence from external sources that may be considered by bidders for their proposed EWS systems will involve data points such as:

- IBA, RBI, DRT and peer Banks: Some of the data points that can be extracted from:
 - SMA reports
 - Willful defaulters lists from Banks
 - RBI defaulter list



- International Databases: These data points involve information from international regulators and bodies, some of the lists involved are:
 - OFAC List
 - IMOLIN
 - US Sanction lists
 - UK Sanction lists
- Credit rating data

Some of the data points that can be utilized from sources such as:

 - CIBIL
 - Credit rating agencies (CARE, MOODY'S, D&B etc.)
 - CRR – Bank's Internal credit rating application
 - Any Other RBI Licensed Rating Agencies
- Financial Websites
 - These data points will include financial websites (Indian and international), including news aggregators (E.g. Bloomberg, Reuters etc.).
 - Any publicly available data/ information would be part of vendor scope and for paid subscription bank will decide whether to purchase or not. The bidder is required to indicate which subscriptions for external feeds are required including but not limited to below. The bank will provide the subscriptions to all the external feeds required, however it is the Bidder's responsibility to integrate with the required external feeds.
 - Asset Class and sector taxonomy
 - Fund Holdings High Quality Liquid Asset scoring
 - Asset class taxonomy Shares outstanding
 - Voting rights
 - Corporate Actions
 - Legal Entity reference data
 - Probability of default or bankruptcy based on Company Data & Financials
 - Default rates broken down by geographic Region, Country, Sector & Industry
 - Predictive Credit Risk Rating based on News and other unstructured data
 - Negative web sentiment news across all major media sources
 - Adverse press releases on financial or operating performance
 - Fraud related news including White Collar Crime, IP Crime, Cyber Crime, etc.
 - Ownership of the company and CROS
 - Corporate Announcements from the Exchanges
 - Forecasted revenue or the net income by the research house

Financial Crime data including sanctions, PEPs, litigations, compliance breaches, and others



Collect / extract the external data from data aggregator such as peer banks, stock exchanges, government websites, credit bureau, stock exchanges, government websites, CERSAI, Rating Agencies, information agencies, etc.

If any membership is to be taken to extract the data from the data aggregator, the bidder has to inform the Bank to get relevant membership from the respective data aggregators. Bank will make the payment for the membership fee.

The bidder has to inform bank to get the subscription from the data aggregator in case of any subscription required to be taken to extract data from the data aggregator. Bank will provide the necessary subscription.

E) Credit Monitoring

The bidder shall provide following functionalities for credit monitoring.

- Ability to generate drill down report based on the analysis of CBS data
 - Based on industry
 - Based on geography
 - Based on asset category
 - Others
- Ability to assist in the audit process related to loans which include
 - Credit Audit
 - Stock Audit
 - Statutory Audit
 - Long Form Audit Report
 - Concurrent Audit
- Ability to follow up on the audit process

F) Collection and Recovery

The bidder shall provide the collection and recovery module including legal module to monitor the performing loans, Special Mention Assets Accounts and Non-Performing Assets. The solution shall assist in

- Follow up through collection process
- Follow up through recovery process
- Litigation process
 - Judicial
 - Non Judicial
 - Suit File
 - SARFAESI Act
 - Cheque Bounce
 - Bankruptcy
 - Others.

Bidder will be responsible for Business Process Reengineering.

G) Business Process Reengineering for LLMS and DMS

1. Process Discovery and project scoping thereby closely analyzing the processes and suggesting areas of improvement



2. Process modeling and Design – thereby involving designing / re-designing of processes which includes representation of process flow, factors within.
3. Preparing Standard Operating Procedures (SPOs) and Service Levels.
4. Business rules and workflow management thereby doing a sequential representation of operations, processes, prioritization and efficiency.
5. Process reengineering thereby making complex processes more efficient to achieve productivity and efficiency

H) Implementation Phase (Project Management Assessor)

1. Conduct periodic reviews for business and ensure the project is on track
2. Highlight issues, gaps, risks and challenges
3. Implement Change Management Process
4. Define Change Management needs and initiatives
5. Assist in executing change Management initiatives
6. Provide End to End Change Management Support
7. Define the project Management Office functions with details of project and dependencies
8. Escalation management with relevant third parties
9. File archive and recovery management
10. Closure of all issues pending for resolution
11. Measure the progress made in the implementation of the project
12. Track and close customization gaps
13. Monitor closure of gaps and customizations as per the delivery schedules
14. Provide regular updates to the appropriate project committee and the management committee as
 - a. The bidder(s) is expected to conduct pilot of the proposed changes / processes. Identification of Branches / Offices for initial pilot/ rollout will be mutually decided by the Bidder and the Bank
 - b. The total period of the project will be for 12 months, during which a dedicated team consisting of a judicious mix of senior, middle and junior Executives will be working on-site
 - c. After successful completion of pilot implementation, the Bank at its discretion may extend the services of the consultancy firm for a maximum period of 2 terms, each term consisting of 6 months

I) Phase wise Implementation

Bidder is required to provide software licenses on the basis phase-wise implementation and accordingly quote commercials. Bidder is also required to size the hardware necessary for adequate execution of the solution proposed for the period of the contract based on the requirements given in this RFP; Bank will procure the hardware.

Implementation Timeline for Document Management System:

Phase-I

The initial phase of implementation must cover 100 Branches / Offices / Head Office Departments. Bidder is required to note that, the software licenses required for Phase-I implementation are to be supplied initially. Bank at its own discretion may limit the initial phase implementation; accordingly, bidder shall supply required software licenses as per the requirements finalized at the time of placement of purchase order.

Phase-II



The solution has to be extended to all branches and offices.

Implementation Timeline for Loan Lifecycle Management System:

The successful bidder shall design the solution architecture considering the licensing requirements for all the functional requirements of BANK.

As part of the implementation:

- The successful bidder shall prepare a project plan and a resource deployment plan for implementing LLMS in the Bank
- Bank has decided to use a phased roll-out approach for implementation of LLMS. Below is the expected timeline for the same.

Loan Product	Pilot Go-Live (Months)	Roll Out across all the branches (Months)
Retail Loan	6	9
SME Loan	6	9
Agriculture Loan	10	12
Corporate Loan	10	12

Implementation Timeline for Early Warning System:

Phase-I

The initial phase of implementation (pilot phase) must cover all the portfolios namely Retail, MSME, Corporate and Agriculture. Bidder is expected to cover all accounts with exposure of 5 crores and above.

Bidder is required to note that, the software licenses required for Phase-I implementation are to be supplied initially. Bank at its own discretion may limit the initial phase implementation; accordingly, bidder shall supply required software licenses as per the requirements finalized at the time of placement of purchase order.

Phase-II

The solution has to be extended to all the accounts with exposure of 1 crore and above.

J) Bilingual Support

The proposed solution must have multi-lingual capability (English & Hindi mandatory) from day one and any vernacular language that the Bank may decide for integration.

K) On-site support

The Bidder must factor in resources for Project Management for the entire duration of the project, in the Annexure 10: Commercial Bill of Material.

On-site support at Head Office Departments / Offices / Branches includes user support, scanning of documents, upload of documents, hand-holding etc.

- L) The Hardware will be managed including the AMC/ATS by the System Integrator appointed by the Bank. Any hardware related issue shall have to be reported by the bidder to hardware system integrator appointed by the bank and monitored till resolution



- M) The bidder shall be a single point of contact for all the services
- N) The bidder shall follow a focused approach for delivering integrated services management
- O) The bidder shall perform management activities like maintenance contracts, software licenses, Service Level Management and Availability Management
- P) The bidder shall provide telephonic and/or electronic mechanisms for problem reporting requests for service, and status updates
- Q) The bidder shall route non-Bidder supported actions to the appropriate service provider within 15 minutes after acknowledgement receipt of the trouble ticket of Bank-supported applications
- R) The bidder shall track problems from initial call to restoration of service, including problems redirected to non- Bidder service providers
- S) The bidder shall log Tickets in the Service Desk Tool on behalf of users calling service desk over phone or any other electronic mechanisms with the correct category, severity, problem description, user information
- T) The bidder shall log and route calls to the appropriate support team or respective parties in case of issues pertaining to third party vendors
- U) The bidder shall route Service Requests to the appropriate team
- V) The bidder shall notify users of problem status and resolution
- W) The bidder shall monitor systems to proactively determine, diagnose, and resolve problems
- X) The bidder shall receive incidents, service requests, queries, change requests from End Users and IT through agreed modes for communication
- Y) The bidder should escalate issues/ tickets which are going beyond service levels or pertain to vendor's non-performance or delays or pertain to users non-availability or non-cooperation
- Z) The bidder should prepare MIS for the tickets
- AA) The bidder should extract agreed and ad-hoc reports from the Service Desk tool and send it to concerned groups/ upload in the reporting portal
- BB) The bidder should maintain up-to-date information on the customer contacts, Vendor contacts, management contacts, SLA matrix, Severity and categorization matrix
- CC) The bidder should ensure that the workspace is clean and has all the relevant information (contact details, escalation matrix, etc.) easily retrievable
- DD) The proposed DMS solution should support for storage of soft copy of various files / scanned images. Viz. MS Office, Text, PDF, JPG, TIFF, BMP, etc.
- EE) The proposed LLMS and DMS Solution must have the capability of integrating with the Bio-metric, Tab Banking solution, as per Bank's requirements.
- FF) The proposed DMS system shall support PKI based user login with maker / checker approval process.
- GG) The proposed DMS system shall be implemented with set user privileges for upload of digitized images / documents / storage / retrieval
- HH) The proposed DMS system shall be tightly integrated with the proposed LLMS system
- II) The proposed solution should have a comprehensive dashboard customized as per the requirements of the bank
- JJ) The proposed solution(s) which includes but not limited to modules like loan origination, lead management, credit monitoring, early warning signals and collection & recovery should be tightly integrated as a part of the Loan Lifecycle Management Solution



- KK) The bidder is required to factor in a solution to automate the batch jobs to meet the requirements of the RFP.
- LL) Refer to Annexure 07 – Application Management Services for a list of services to be provided by the bidder.
- MM) The successful bidder shall not change any member of the project team during the course of the project without written consent from bank.
- NN) The list of rules that needs to be configured in LLMS including EWS shared in this RFP is indicative and non-exhaustive. Bank will share the complete list with the successful bidder
- OO) The list of reports shared in this RFP is indicative and non-exhaustive. The successful bidder and the bank will prepare an exhaustive list of reports to be provided as a part of this solution.
- PP) The bidder has to comply with all the bank's policies pertaining to the solution(s) proposed in this RFP. The policies will be shared only with the successful bidder.
- QQ) The bidder has to do account monitoring based on banks prevailing policy (to be shared with successful bidders) and any other modifications or additions being made from time to time.
- RR) If Bidder quotes open source software for any requirement given in the RFP, then it is mandatory for the Bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP

Supply of Software Licenses

The bidder shall supply a complete LLMS, DMS and EWS solution to meet the functional and technical requirements as mentioned in Annexure 01: Functional and Technical Specifications.

The bidder shall supply the software & licenses for the proposed solution (LLMS, DMS and EWS) required for successfully operationalizing the solution proposed in the bid.

The Bidder may use the information provided in the RFP to estimate the requirements for the proposed solution. The bidder may also request BANK for any additional information/ site visits if required for estimation and sizing in relation to this RFP.

The bidder should consider implementation timeline while sizing the licensing cost for the different modules. The bidder should note that the delivery of software licenses for various application modules as well as supporting systems shall be staggered and aligned to the implementation timeline.

The following considerations must be taken for supply of software.

- 1) All software envisaged is required to be on-premises software licensed to BANK.
- 2) The bidder should provide enterprise wide, perpetual licenses for the proposed Scanning, LLMS and DMS application.
- 3) The bidder is required to provide Perpetual licenses for the proposed Early Warning System to meet the requirements of the RFP
- 4) The software supplied must be the latest version of the software supplied by the OEM.
- 5) Beta versions of any software shall not be accepted.
- 6) The offered solutions must provide at least 95% of the functionalities mentioned in the Functional requirements (Annexure 01: Functional and Technical Specifications) as



standard feature. Bids where LLMS, DMS and EWS proposed does not meet 95% of the functionalities as standard feature shall be liable to be rejected.

- 7) The successful bidder should provide comprehensive warranty and ATS for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The period of warranty shall be of 1 year for the proposed software and application licenses provided by the bidder. The ATS for entire contract duration shall start immediately after warranty period is over.
- 8) The bidder is also required to quote for supporting application (middleware) (apart from LLMS, DMS and EWS application) if any and the same will be considered for commercial evaluation.
- 9) The successful bidder will have to share the requirement of peripheral software such as Operating System, database required with the bank. Bank will provide the same, however it has to be implemented and managed by the bidder.
- 10) The bidder must consider the disaster recovery environment while proposing the software licenses.
- 11) The ATS support for LLMS, DMS and EWS solution as defined above should include the following:
 - a. All minor and major version upgrades during the period of contract at no extra cost
 - b. Program updates, patches, fixes and critical security alerts as required
 - c. Documentation updates
 - d. 24*7 support for LLMS, DMS and EWS application related malfunctions as defined in SLAs and ability to log requests online.
 - e. The OEM must conform to a response time aligned to service levels defined in section 7 Service Level Availability and Monitoring

Sizing of hardware

The successful bidder is required to design, size and may assist the Bank in procurement process for the necessary hardware to operationalize the complete LLMS, DMS and EWS solution as proposed in the bid.

The proposed scanning solution (DMS) should be compatible with TWAIN (version 2.1 or higher) and ISIS.

The Bidder shall confirm/ certify that the hardware procured by the Bank based on the information and inputs as furnished by the hardware Bidder for LLMS, DMS and EWS solution should be adequate to fulfil BANK's requirement and is as per the Industry best practices.

Wherever applicable, the bidder should also get the confirmation from the LLMS, DMS and EWS OEM vendors regarding the proposed infrastructure landscape provided and hardware sizing proposed.

Bidder should consider high availability (active-passive) architecture at primary Data-Centre and Disaster Recovery Center. Bidder should size the storage considering RAID5 configuration.

The proposed hardware sizing must include:

- 1) Application server(s) – production environment (at both DC and DR)
- 2) Database server(s) – production environment (at both DC and DR)
- 3) Web server(s) – production environment (at both DC and DR)
- 4) Application Server(s) for development and testing environment (only at DC)
- 5) SAN storage volume at both DC and DR



- 6) Other components required for hosting the hardware including server racks, cables etc. (at both DC and DR)
- 7) Any other hardware component required as part of the solution

The bidder is also required to share the rack space and power requirement with the bank. Bidder has to come up with per user bandwidth requirement to the bank.

Bidder will be responsible for the installation of testing and production environment. Bidder shall submit the certificate from OEM confirming the installation.

Bidder will ascertain the sizing of the hardware is adequate and will ensure adequate optimization and parameterization exercise to be executed on the proposed software solution to better the system utilization and operating behavior.

The bidder shall propose hardware sizing such that at any point in time during the contract period, the average CPU utilization should not exceed 70% at the primary data center during 8 A.M. to 8 P.M. In case the average hardware utilization exceeds 70% more than 3 times in a quarter, the additional hardware has to be provided by the successful bidder responding to this RFP to optimize the performance, within the indicated levels, at no further cost to the Bank.

The following considerations need to be taken for implementation of solution:

- 1) Entire solution must be IPv6 compliant.
- 2) Bidder will be responsible for end to end software required for the proposed LLMS, DMS and EWS solution at BANK.
- 3) The following may be considered for sizing of LLMS, DMS and EWS solution:
 - a. Scalability to meet business requirements.
 - b. New accounts opened per month = 2,00,000 (Average number of pages per account = 20)
 - c. New loan accounts opened per month = 17000 (Average number of pages per loan account = 200)
 - d. Other documents per month = 50,000 (Average number of pages per document = 5)
 - e. 2000 concurrent users for the solution with 10% year-on-year growth
 - f. For LLMS and DMS, Expected number of user base shall be 5000 in different categories with YOY growth of 10%.
 - g. Document volume growth at 10% year on year basis.
 - h. Compliance to specifications mentioned in the RFP
 - i. Compliance to any other regulatory or statutory requirement
- 4) In the event that the hardware sized is not able to meet the performance standards specified in the RFP, at the time of go live, the successful bidder will be required to augment/ upgrade the hardware & software components in the solution to ensure that the performance requirements are met. The additional hardware equipment & software shall be provided by the successful bidder at no extra cost to bank.

The Bidder will manage the proposed end to end LLMS, DMS and EWS solution at DC & DRC during the tenure of the contract.

The successful bidder will sought for the requisite information to determine the required hardware for the proposed LLMS, DMS and EWS solution.



Implementation

The successful bidder shall design the solution architecture considering the licensing requirements for all the functional requirements of BANK. The proposed solution should have central document repository and distributed scanning locations, so scanning will take place in different locations as identified by the bank but documents will be stored in the repository in a central location. The system must incorporate scanning, indexing, and document management. Centralized document management system must act as a centralized repository. It is mandatory that end to end implementation of the solution is done by the bidder directly or bidder shall undertake the services of the OEM's whose products are being proposed for the respective solutions.

As part of the implementation:

- 1 The successful bidder shall prepare a project plan and a resource deployment plan for implementing LLMS, DMS and EWS solution in the Bank
- 2 Bank has decided to use a phased roll-out approach for implementation of LLMS, DMS and EWS. Below is the expected timeline for the same. It is expected that successful bidder shall carry out implementation of proposed solution as per the below timeline:

DMS	Duration
Solution requirement specification sign off from the bank	2 months from the date of acceptance of PO
Solution Implementation including customization and integration with Bank's identified applications and porting on Production environment	3.5 months from date of acceptance of PO
Roll out of DMS across 100 hubs / branches / offices (Pilot Go-live)	6 months from the date of acceptance of PO
Rollout of application to all branches / hubs / offices	8 months from date of acceptance of PO

LLMS	Duration
Solution requirement specification sign off from the bank	2 months from the date of acceptance of PO
Solution Implementation including customization and integration with Bank's identified applications and porting on Production environment	3.5 months from date of acceptance of PO
Pilot Go- live for Retail & SME Loan	6 months from the date of acceptance of PO
Pilot Go- live for Agriculture & Corporate Loan	10 months from the date of acceptance of PO
Go- live for Retail & SME Loan	9 months from the date of acceptance of PO
Go- live for Agriculture & Corporate Loan	12 months from the date of acceptance of PO



EWS	Duration
Solution requirement specification sign off from the bank	2 months from the date of acceptance of PO
Solution Implementation including customization and integration with Bank's identified applications and porting on Production environment. It should also cover RBI EWS alerts for RFA, SMA alerts, Credit Monitoring Alerts	3.5 months from date of acceptance of PO
Roll out of EWS for all accounts with exposure of 5 crores and above	6 months from the date of acceptance of PO
Roll out of EWS for all the accounts with exposure of 1 crore and above	8 months from date of acceptance of PO

Pilot Go-Live has to be done only after implementation of all the functionalities requested by the Bank as part of Annexure 01: Functional and Technical Specifications and responded by the bidder as "Fully Compliant" or "Customized".

- 1) The successful bidder is expected to carry out a requirement study for the functionalities and services required by the BANK, to gain understanding of the business requirements and functioning of the branch
- 2) The successful bidder is expected to carry out integration of processes/functions mentioned in the RFP with the LLMS, DMS and EWS solution. Successful bidder shall integrate with bank's business applications as required (e.g. CBS, etc.). Bank will only facilitate the interaction with the respective vendors. However, end to end integration responsibility shall remain with successful bidder only.
- 3) The successful bidder is expected to ensure all the regulatory requirements are made available without any extra cost.
- 4) The bidder is required to engage the OEM resources for review and validation during the implementation period.
- 5) The successful bidder is expected to complete the pilot go-live at at-least 10% of the branches / hubs / offices level in stipulated time from the date of award of contract for LLMS.
- 6) The successful bidder shall factor the OEM's efforts (3 resources) for two months between the pilot stage and complete roll out stage.
- 7) The bidder must furnish contract agreements / Manufacturer Authorization Forms with other vendors whose products or services the bidder would obtain. The bidder must further continue with the same vendors and shall not be permitted to change the vendors after the bid is submitted. Failure to adhere to this clause will attract disqualification of the bid/ contract as well as invoke related damage clauses as specified in Terms and Conditions
- 8) The successful bidder must provide for separate production (at both DC and DR), testing and training environments.
- 9) The successful bidder is expected to customize the screens, design and layout of the application depending on the requirements of the bank, at no additional cost to the bank.
- 10) The successful bidder is expected to assist the bank in performing UAT of the application as part of deployment and subsequent changes. The successful bidder will prepare test



cases after taking inputs from the bank and shall be responsible for securing necessary approval from stakeholders on acceptance of the test cases.

- 11) The successful bidder is expected to customize the solution based on requirements of bank. All the statutory and regulatory requirements of the bank, impacting the applications to be implemented under the scope of this project, will be provided to the bank at no additional cost to the Bank during the period of the contract. For any customization related to source code, necessary support shall be provided by the OEM.
- 12) The successful bidder is expected to support the bank in the installation, implementation, launch and rollout of LLMS, DMS and EWS solution
- 13) The successful bidder would be expected to manage, maintain and monitor the solution for the period of the contract.

The project with all the deliverables as defined in table below pertaining to proposed solution covering all the requirements given in this RFP is to be completed as per the timelines given in section 4.3

Stage	Deliverables
Project Preparation	<ul style="list-style-type: none"> Project Kick-Off Project Charter and Project Plan Resource Deployment Plan
Business Design	<ul style="list-style-type: none"> As-Is report To- Be report and Gap Assessment report Workshop for business blue print, gaps and way forward Data collection templates
Configuration & Customization	<ul style="list-style-type: none"> Configuration document for all processes and modules consisting of system setting and parameters Configuration of all the existing schemes available with the bank along with the provision to add any future scheme or products Customization-design, development and technical documents
Interface Creation	<ul style="list-style-type: none"> Interface with CBS, etc. Interface with loan origination system, lead management system, document management system, early warning system, etc. Interface with bank's other internal/external application
Data Migration	<ul style="list-style-type: none"> Migrate all the data for LLMS and DMS
UAT signoff in test environment	<ul style="list-style-type: none"> Demonstration of all the functionalities/ requirements as depicted in the scope of work along with all required customization including interface with the Bank's existing infrastructure Any necessary additional stress testing to be arranged by bidder Resolving of UAT issues and signoff
Training	<ul style="list-style-type: none"> Core team training plan (functional & technical) Training manuals for core team training (functional & technical) End-user training manuals Training completion certificates to all users trained (during train the trainer sessions)



Stage	Deliverables
Pilot Go Live – Production movement & implementation	<ul style="list-style-type: none"> Go-live for all functionalities/ requirements as stated in the scope of work for the bidder and demonstration of capability in production environment
Roll-out at hubs/back offices/regional officer	<ul style="list-style-type: none"> Bidder is expected to roll-out the solution at hubs/back offices/regional offices Provide training to users at regional office Provide standard operating procedure document to the users
Handholding Phase and Facility Management	<ul style="list-style-type: none"> During hand-holding, the successful bidder shall provide necessary documents and on-ground training to the bank and provide ongoing support for facility management of implemented solution

Successful bidder is expected to manage the infrastructure/ hardware dedicated for in-scope applications.

It is the responsibility of the successful bidder to resolve any deficiency identified in the performance of the LLMS including EWS and DMS application, as observed during the acceptance test. This includes replacement of some or all equipment at no additional cost to the Bank, to ensure that the LLMS, DMS and EWS applications meet the requirements of the Bank as envisaged in the RFP.

The successful bidder shall form a project team comprising the following key positions:

S.No.	Project Team
1	Project manager
2	Team Leader
3	Business Analyst
4	Developer
5	Tester

Successful bidder is expected to mobilize the team and set-up project management office within 15 days from the acceptance of PO

Commencement of work would mean reporting of successful bidder's resources at the designated BANK locations for project.

Kick-off meeting shall happen within 7 days of team is mobilized.

The profiles of the proposed team members should be as per Annexure 14: Proposed Team Profile.

Training

- 1) The successful bidder will be responsible for training the designated bank employees in the areas of parameterization, operations, management, error handling, system administration, etc. with respect to LLMS, DMS and EWS. End application users would be trained through the train the trainer model.



- 2) The core team training will include functional as well as technical training and shall be considered within the scope of the bidder. The core team is expected to include 40-50 personnel from the bank. These personnel would include core technical team, core functional team and the trainers for the proposed application landscape.
- 3) The successful bidder shall also conduct a 2 day workshop for the management of the bank. This workshop should introduce the management to capabilities and functionalities of the implemented solution
- 4) With regard to activities under the scope of the bidder in this Tender; the bidder needs to provide a comprehensive training methodology document and the training should cover at least the following areas:
 - a. Functionality available in the solution
 - b. Customization development
 - c. Parameterization
 - d. Data Migration
 - e. Impact analysis
 - f. Auditing techniques
 - g. Advanced user training
 - h. Advanced trouble shooting techniques
 - i. Techniques of generating various MIS reports from the solution provided
 - j. Deployment at current branches and new branches
 - k. Using of all the auditing tools being provided
 - l. Data replication
 - m. Developing new audit reports/ tools using the proposed solution
 - n. Advanced training on the operating systems, database systems and network systems to be used by the proposed solution
 - o. Log analysis and monitoring
 - p. Incidence analysis and reporting
 - q. Training for report writer facility to create new reports and modify existing reports
 - r. System and Application administration at branches
- 5) The bidder needs to provide the minimum qualifications, experience and time frames for which the people will be required from the bank and the bank will be responsible for identifying the appropriate personnel for all the training requirements – Annexure 18.
- 6) The training will be held at bank's training centers, regional offices or head office locations specified by the Bank. The bidder is required to propose the batch size as well as the training duration. However, Bank can ask the bidder to modify the same at no cost to the bank if the duration/ batch size is not deemed adequate by the bank
- 7) The successful bidder can use the training infrastructure at bank's training centers and the IT infrastructure available at these training centers. The bidder is expected to set up the required infrastructure (including the client desktops) at the various training centers of the bank for the purpose of training. The bank shall not pay any additional amounts to the bidder for the same
- 8) The successful bidder will be responsible for providing the users with the requisite training material (for functional training, technical training, and end user training material, job card and other relevant material) in both hard and soft copies at least for the core team and to train the trainers. The onus of preparing the training material will be on the Bidder.
- 9) The successful bidder will be responsible for preparing, circulating and collecting training feedback forms from the participants.



- 10) The feedback forms will be prepared by the bidders, reviewed and given to the bank. The changes, if any, suggested by the bank or its consultants, should be incorporated and implemented by the bidder
- 11) The successful bidder will provide a detailed training methodology & schedule to the bank for review and sign – off prior to commencement of the training.
- 12) The successful bidder will be responsible for providing ongoing training at defined intervals to the identified bank personnel.

Facility Management Support

Successful bidder is expected to provide following services, but not limited to:

1. Provide Facility Management services to support the implemented solution. Manage the FM for the project duration post the successful completion of stabilization/ hand-holding phase of LLMS, DMS and EWS implementation.
2. Provide FM services for project duration post go-live of the entire system.
3. Provide post go-live hand-holding support from a central location.
4. The FM services will commence after the successful completion of Go-live for respective application
5. Successful bidder shall provide web based centralized issue tracking tool. Issues related to application can be raised through this tool with features of tracking and reporting.

Area	Coverage	Minimum Shifts expected (8 hours each)	Remarks
L1, L2 and L3 IT service desk	Monday to Saturday between business hours of 8 am to 10 pm	2 shifts	Bidder is required to indicate total number of resources, and other details in Annexure 10 – Commercial Bill of Materials under FM manpower tab for L1 and L2 support only
Managed Services covering all areas mentioned in RFP including DBAs, Application Support personnel, etc.	24*7	3 Shifts	Bidder is required to indicate total number of resources, and other details in Annexure 10 – Commercial Bill of Materials under FM manpower tab
Functional Support (Subject Matter Experts) For activities covering - Requirements study - Development support - UAT - Production Release - Change request support etc.	Monday to Saturday between business hours of 10 am to 6 pm	1 shift	Bidder is required to indicate total number of resources, and other details in Annexure 10 – Commercial Bill of Materials under FM manpower tab



Service Desk/ Help Desk

The bidder shall setup Level 1 and Level 2 service desk at the bank's project office/DC/DR or any other location as per the requirement of the bank.

Level 3 service desk should be available from the respective product OEM.

The following table highlights the support to be provided by the L1, L2 and L3 resources.

Roles	Functionalities
Role of L1	<ul style="list-style-type: none"> To provide services request sorting, information and non-functional information, ticket routing
Problems that L1 would address	<ul style="list-style-type: none"> Business application related queries / issues Queries related to business process, reports generation, presentation layer applications, etc. Other environmental software related to the proposed solution
L1 staff responsibility	<ul style="list-style-type: none"> Provision for assigning user rights only for certain fixed period Creation or modification of user profiles Periodic user right monitoring (at known frequency) must be specified and implemented Categorization of requests into functional clarification, bug or change request Functional clarification/ work around to be provided Logging bug and reporting for further processing Provide telephonic and/ or electronic mechanisms for problem reporting requests and for service and status updates
Bidder's responsibilities	<ul style="list-style-type: none"> Provide localized L1 helpdesk at the Bank premises Refer to Annexure 10 – Commercial Bill of Materials for the details and levels of resources Provide L1 support for all activities and services that are part of scope
Role of L2	<ul style="list-style-type: none"> To cover entire management and support of all the proposed solutions and all third party solutions To act upon the tickets routed from Level 1 To address issues/queries related to the business applications, i.e. proposed solutions and all third party application To assess cause of the issue and accordingly resolve the same within the timelines To track problems from initial call to restore to service
L2 staff's responsibility Bidder (Bidder needs to provide mentioned services but	<ul style="list-style-type: none"> Troubleshoot any query processing, online processing or batch processing activity at various levels in the proposed solution



<p>should not limit itself to this list)</p>	<ul style="list-style-type: none"> • Resolve the call within stipulated timeframe as defined in SLA by coordinating with the L1 or L3 teams if required • Escalate unresolved calls as per escalation matrix • Automatically log in calls during escalation • Provide the timeframe for providing a solution of resolution of the escalated calls • Decide on preventive maintenance schedule with the Bank • Prepare a root cause analysis document with the resolutions provided for major issues such as: Production issues, Problems resulting in complete service disruptions or downtime, Delayed response times, Data /table corruptions, System Performance issues (high utilization levels), etc. • Application database and presentation layer support • Support and maintain all interfaces to the proposed solution and other solutions part of this scope document • Modifications to existing scripts, reports • Present to Bank management on critical issues reported, resolved, solution provided and suggested recommendations or leading practices as and when asked by the Bank or on a monthly basis, whichever is earlier • Perform performance tuning of the applications including database tuning • Perform the application audit on a half yearly basis • Rectify any corruption in the software • Ensure patch releases are ported to the production environment with no business disruption or business losses • Support quarterly BCP/DR drills • Provide application support from the Bank's data center as mentioned above for the DC or DR site • Routing the transactions through the backup system in case the primary system fails • Providing bank with daily hardware utilization reports and alerting in case of any performance issues or hardware upgrade requirements ○ Support for integrating any applications that need to be interfaced with the proposed solution in the future
<p>Bidder's responsibility</p>	<ul style="list-style-type: none"> • Deploy L2 service desk agents at Banks premise from where Level 2 support is planned to be provided • Make sure that proficient and professional personnel are put to handle L2 support • Resolutions should be provided on a proactive basis • Ensure that the minimum operational support staff for L2 has onsite support experience in relevant areas



Role of L3	<ul style="list-style-type: none"> To handle all critical code level changes or issues related to hardware failure To support all components that are mentioned in this RFP
L3 staff's responsibility (Bidder needs to provide mentioned services but should not limit itself to this list)	<ul style="list-style-type: none"> Resolve the call within the stipulated timeframe as defined under the SLA Updating status, resolution or workaround and date of resolution and informing bank on the same Preparing a root cause analysis document for issues referred to L3 support and provide to the Bank along with the resolution Liaise with L2 support personnel for the call information and resolution <p>Provide version upgrades and:</p> <ol style="list-style-type: none"> Perform version migration as per the version release plan of OEM and agreed by the Bank. It also includes porting of existing customizations Provide training to Bank's core functional and technical team members on the new version functionalities and technical aspects Plan and schedule implementation for the upgrades with the bank
Bidder's responsibility	<ul style="list-style-type: none"> Make sure that methodology proposed for addressing and resolving problems is aligned to the required and defined service levels Should staff service desk with people who are conversant with the solutions deployed and can handle the queries or routine problems through service desk application or over phone

Data Migration

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

1. The successful bidder is expected to carry out the data migration from existing system(s) to LLMS/DMS wherever applicable.
2. The successful bidder shall develop a data migration strategy which explains the strategy for sanitization, enrichment, migration and testing.
3. The successful bidder shall liaise with current system vendor and design data extraction tools. The bidder shall be entirely responsible for data migration, validation and integrity check.



5. Evaluation process

The competitive bids shall be submitted in three stages:

- ▶ Stage 1 – Eligibility criteria
- ▶ Stage 2 – Technical Bid
- ▶ Stage 3 – Commercial Bid

5.1 Objective of Evaluation Process

The objective of the evaluation process is to evaluate the bids to select an effective and right fit solution at a competitive price. The evaluation by BANK will be undertaken by an Internal Committee formed by the Bank. The bank may consider recommendations made by External Experts/ Consultants on the evaluation. The decision of the committee shall be final.

Each recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of solution, not limited to those selection criteria set out in this RFP document.

Through this RFP, Bank aims to select a bidder/ application provider who would undertake the supply, implementation and maintenance of the required solution. The bidder shall be entrusted with end to end responsibility for the execution of the project under the scope of this RFP. The bidder is expected to commit for the delivery of services with performance levels set out in this RFP in section 7: Service Level Availability and Monitoring.

5.2 Normalization of Bids

The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted bidders to resubmit the updated technical and commercial bids for scrutiny. The Bank can repeat this normalization process at every stage of technical evaluation till the Bank is reasonably satisfied. The bidders agree that they have no reservation or objection to the normalization process and all the technically short listed bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned bidder.

Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. BANK also reserves the right to conduct reference site visits at the bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final commercial bidding.



5.3 Eligibility Bid

Eligibility criterion for the bidders to qualify this stage is clearly mentioned in Annexure 05 – Eligibility criteria compliance to this document. Bidders who meet these criteria would only qualify for the second stage of evaluation. The bidder would also need to provide supporting documents for eligibility proof. All the credentials of the bidder necessarily need to be relevant to the Indian market.

The decision of the bank shall be final and binding on all the bidders to this document. The bank may accept or reject an offer without assigning any reason whatsoever.

5.4 Preliminary Examination of Offers

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective bidders. The Bank plans to, at its sole discretion, waive any minor non- conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

5.5 Technical Evaluation criterion

The Technical Proposals of only those bidders shall be evaluated who have satisfied the eligibility criteria bid. The scoring methodology for technical bid components is explained in the following paragraphs.

The LLMS, DMS and EWS implementation involves various components including implementation of necessary application software, RDBMS, development of interfaces and customizations where necessary, training of designated users and executives, performing data migration activities, providing implementation services, and rolling out the system at various locations of Bank and provide support and maintenance services for the project duration. The proposal submitted by the bidders shall, therefore, be evaluated on the following parameters:

1. Functional Requirements (FR) & Technical Requirements (TR)
2. Technical Presentation (TP) & Product Demonstration (PD)
3. Past Experience (PE)
4. Site Visit or Client Feedback (SV)

BANK may seek clarifications from the any or each bidder as a part of technical evaluation. All clarifications received by within stipulated time shall be considered for evaluation. In case a clarification is not received within the stipulated time, the respective technical parameter would be treated as noncompliant and decision to qualify the bidder shall be accordingly taken by the bidder.

The proposal submitted by the bidders shall, therefore, be evaluated on the following criteria:

Parameter	Weightage	Maximum Score	Minimum Score
Functional and Technical Requirements Evaluation (The Scoring is split equally with weightage scoring of 200 each for LLMS, DMS and EWS)	60%	600	570
Technical Presentation and Product Demonstration (For EWS, the bidder/ OEM is required to conduct a detailed product	10%	100	70



Parameter	Weightage	Maximum Score	Minimum Score
walkthrough and to adhere to demo scripts provided during technical evaluation)			
Past Experience	20%	200	140
Site Visit or Client Feedback	10%	100	70
Total	100%	1000	850

Bidder should ensure that any critical noncompliance against Annexure 01-Functional & Technical Specifications and Responsibilities may lead to disqualification. The proposed solution by the bidder should ensure minimum compliance of 95% for the respective products of EWS, LLMS and DMS for technical scoring based on the defined functional parameters. Any breach to the minimum compliance requirement will lead to the disqualification of the bid

Bidders scoring at-least the minimum score in the each section as mentioned in the table above and an overall score of 850 marks or more will be declared technically qualified.

In the event of no bidders qualifying, the bank at its discretion may choose to award the contract to the highest scoring bidder or waive criteria to select more than one bidder complied with most of the eligibility, functional, technical criteria as prescribed by the Bank.

Also the bank may, at its sole discretion, decide to seek more information from the bidders in order to normalize the bids. However, bidders will be notified separately, if such normalization exercise is resorted to.

Scoring Methodology for Functional and Technical Requirements

The minimum functional and technical specifications for the LLMS, DMS and EWS application are given in Annexure 01: Functional and Technical Specifications. All the requirements are mandatory. Bidder shall indicate the availability of each requirement as fully compliant (F) and Customization (C).

Bidders should secure at-least 95% of the maximum marks for the functional requirements for LLMS, DMS and EWS to qualify for commercial evaluation.

Marks will be awarded as per the table below:

Bidder's Response	Marks
Fully Compliant (F)	1
Customization (C)	0.5

Where,

- **Fully Compliant (F):** The system that shall be delivered currently supports this function either in native form or through existing parameterization without further enhancement or the use of either programming or user tools, i.e. included in the base package, to be delivered in the version of the solution being proposed to the Bank.
- **Customization (C):** The function is not available in the product and it would require customization by the bidder and the bidder shall provide these features at no additional cost before the beginning of the User Acceptance Test.
- **Non-Compliant (N):** The function is not available in the product and cannot be provided even after customization



Please note that all the requirements mentioned in Annexure 01: Functional and Technical Specifications are critical for the envisioned LLMS, DMS and EWS system. Any noncompliance/ deviations to functional or technical requirements may lead to disqualification of the bid at sole discretion of the bank.

Scoring for Overall Technical Presentation (TP) and Product Demonstration (PD)

All eligible bidders along with their LLMS, DMS and EWS OEMs will be required to make presentations to supplement their bids, showcase overall solution proposed. The bank will schedule presentations and the time and location will be communicated to the bidders. Failure of a bidder to complete a scheduled presentation to the bank may result in rejection of the proposal.

Bidder is also expected to demonstrate the product's capability and applicability to the bank as per the RFP requirements. Bank will schedule the product demonstration and the time and location shall be communicated to the bidders.

The same criteria (as evaluation for functional specifications) will be applied to product demonstration also. In case where the requirements in Annexure 01: Functional and Technical Specifications is responded as 'F' and is not demonstrated by the bidder (on Bank's request), then the corresponding responses would be changed to 'N' in Annexure 01: Functional and Technical Specifications. Bank, at its sole discretion, may also penalize the bidder on the total score if such cases are observed. The bank at its discretion may reject a solution if the solution fails to meet critical functional requirements.

Scoring for Past Experience (PE)

The bidder and OEMs should provide details of past experience in implementing LLMS, DMS and EWS application. The bidder's and OEM's past experience shall be evaluated and the score obtained by the bidder shall be considered for evaluation as given in the Annexure 19: Past Experience. The bidder should provide the details of all the implementations in banks/ BFSI including details of scope of project, number of branches with breakup of the role and proof of implementation experience.

S. No.	Past Experience	Score	Max Score
A	Bidder's/OEMs experience in implementation of proposed DMS solution		60
	2 Scheduled Commercial Banks in India with at least 1500 branches and 1000 users in each bank	60	
	2 Scheduled Commercial Banks in India with at least 1000 branches and 1000 users in each bank	40	
B	Bidder's/OEMs experience in implementation of proposed LOS solution		80
	2 Scheduled Commercial Banks in India with at least 1500 branches in each Bank and at least 1000 users	80	
	2 Scheduled Commercial Banks in India with at least 1000 branches in each Bank and at least 1000 users	70	
C	Bidder's/OEMs experience in implementation of EWS solution		30
	The proposed EWS solution should have been implemented or should be under implementation in one Scheduled Commercial Bank in India with minimum 1500 branches	30	



	The proposed EWS solution should have been implemented or should be under implementation in one Scheduled Commercial Bank in India with minimum 1000 branches	20	
D	Bidder's/OEMs experience in RBI defined used cases (Red Flag accounts and SMA accounts)		30
	The proposed solution OEM should have at least 50 used cases defined by RBI for EWS under Red Flag Accounts and SMA Accounts	30	
	The proposed solution OEM should have at least 45 used cases defined by RBI for EWS under Red Flag Accounts and SMA Accounts	20	
Total Max Score →			200

Reference site visit/ Client Feedback

Bank would carry out reference site visits and/ or telephonic feedback with the existing customers of the bidder/OEM. The inputs that have been received from the customer would be considered by the bank and this might not need any documentary evidence. This rating would be purely on the inputs (like satisfaction of the organization of the product, timeliness of implementation, promptness of support services etc.) provided by the bidder/OEM's customers and score would be assigned to bidder.

The bank at its discretion may reject the proposal of the bidder without giving any reasons whatsoever, in case the responses received from the site visits are negative.

The bidder would be required to coordinate for such interactions. However, the bidder would not be allowed to be party to the discussion between the bank & the bidder/OEM's clients.

5.6 Commercial Bid Evaluation

Only those vendors who have qualified after Stage 2 of Technical evaluation will be eligible for the commercial bid evaluation.

The commercial bid evaluation is done through reverse auction. However to know the indicate price of the commercial bid, which would be evaluated based on a "Total Cost of Ownership" (TCO) basis. If any vendor fails to quote against any of the services sought by the Bank, it will be presumed by the Bank that the cost of such items is included in the overall cost and will not accept any plea or excuse from the vendors later and such services have to be provided to the Bank without any extra cost along with all other services.

The Indicative Commercial bids of only those bidders who qualify the technical evaluation shall be opened. Indicative Commercial bids of the other bidders shall not be opened and their Earnest Money Deposit shall be returned. The bidders will have to submit the Indicative Commercial bid in the format as specified in Annexure 10 Commercial Bill of Materials. The Bidder is expected to provide Total Cost of Ownership (TCO) for the purpose of commercial evaluation. TCO shall comprise the costs that Bidder shall charge to the Bank for the duration of the contract

The detailed procedure and Business rules for the Reverse auction is provided in Annexure 17: Guidelines, Terms & Conditions and Process Flow for E-Procurement Auction. The Reverse Auction will be conducted by the Bank's authorized Reverse auction service provider, the details will be



provided during the later stages of tendering process. Specific rules for this particular event viz., date and time, start price, bid decrement value, time allowed to confirm bid duration of event etc. shall be informed by the Bank, well before the event to the participating short listed bidders.

The Bank reserves the right to 'call off' / cancel the tender proceedings of Reverse Auction or cancel the Tender at any point of time.

The price decided by the bank will be taken as the starting bid of the Reverse Auction and NOT for deciding the L-1 status. The L-1 bidder will be decided only later through techno commercial Process, on finalization of prices on completion of the Reverse auction process.

Please note that, failure or refusal to offer the services/goods at the price committed through Reverse Auction shall result in forfeiture of the Bid Security Deposit to Bank. This is not withstanding Bank's right to take any other action deemed fit, including claiming damages , 'Black Listing' the bidder from participating in future Tenders that would be floated by the Bank for a period found fit by the Bank, and also using the associates like IBA. The complete escalation matrix starting from the lowest till the highest level of hierarchy of the bidder has to be submitted.

5.7 Combined Techno Commercial Evaluation

Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while Commercial Bids will be allotted weightage of 30%.

- The technical scores of the bidders who qualify technical evaluation shall not be disclosed to the qualified bidders.
- Bidders should provide indicative price only as there will be a Reverse Auction
- Post Reverse Auction, bidders need to submit the revised Commercial Bid in the format specified in Annexure 10 Commercial Bill of Materials. This needs to be done within 48 (forty eight) hours of completion of Reverse Auction.
- On completion of Reverse Auction process, technically qualified Bidder with the lowest Commercial Bid would be declared as CLOW.
- The Technically Qualified Bidder with the highest technical score after scrutiny and normalization would be declared as THIGH
- The techno-commercial score shall be calculated as follows:

$$\text{Total Score} = (\text{CLOW} / \text{C}) * 0.3 + (\text{T} / \text{THIGH}) * 0.70.$$

Here C and T are the commercial and technical scores of the respective bidders.

For example: In a techno commercial evaluation weightage for technical consideration is 70% and weightage for cost is 30%. Three vendors namely A, B and C participated in the bid process and their technical scores are as under:

A=60, (sixty), B=80 (eighty), C= 100 (hundred)

The quoted prices for Vendor are as under:

A= INR 8000 (eight thousand), B= INR 9000 (nine thousand), C= INR10000 (ten thousand)

As the weightage for technical parameter and cost are 70% and 30% respectively, the final scores shall be calculated as under:

CLOW = 8000

THIGH = 100



$$A = (60/100) * 0.7 + (8000/8000 * 0.3) = 0.72$$

$$B = (80/100) * 0.7 + (8000/9000 * 0.3) = 0.827$$

$$C = (100/100) * 0.7 + (8000/10000) * 0.3 = 0.94$$

Hence, 'C' (being highest score) would be considered as the winner and would be named as successful Bidder.

- In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.
- Bank will notify the name of the Successful Bidder.
- Commercial bid evaluation shall be considered as below in case of any kind of discrepancy:
 - If there is a discrepancy between words and figures, the amount in words shall prevail
 - If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail
 - If there is discrepancy between unit price and total price, the unit price shall prevail
 - If there is a discrepancy in the total, the correct total shall be arrived at by Bank
 - In case the Bidder does not accept the correction of the errors as stated above, the bid shall be rejected.



6. Instruction to Bidders

6.1 Bid Submission

Eligibility, Technical & Commercial Bids shall be submitted in separate sealed sub-envelopes super scribing

“ELIGIBILITY BID FOR BANK OF MAHARASHTRA SUPPLY, IMPLEMENTATION & MAINTENANCE OF LOAN LIFECYCLE MANAGEMENT SYSTEM (LLMS) INCLUDING DOCUMENT MANAGEMENT SYSTEM (DMS) AND EARLY WARNING SIGNALS (EWS) SUBMITTED BY M/S..... ON.....AT PUNE, DUE DATE _____” on top of the sub-envelope containing the Eligibility bid

“TECHNICAL BID FOR BANK OF MAHARASHTRA SUPPLY, IMPLEMENTATION & MAINTENANCE OF LOAN LIFECYCLE MANAGEMENT SYSTEM (LLMS) INCLUDING DOCUMENT MANAGEMENT SYSTEM (DMS) AND EARLY WARNING SIGNALS (EWS) SUBMITTED BY M/s..... ON.....AT PUNE, DUE DATE _____” on top of the sub-envelope containing the technical bid

“COMMERCIAL BID FOR BANK OF MAHARASHTRA SUPPLY, IMPLEMENTATION & MAINTENANCE OF LOAN LIFECYCLE MANAGEMENT SYSTEM (LLMS) INCLUDING DOCUMENT MANAGEMENT SYSTEM (DMS) AND EARLY WARNING SIGNALS (EWS) SUBMITTED BY M/s..... ON.....AT PUNE, DUE DATE _____” on top of the sub-envelope containing the Commercial bid

These three separate sealed sub-envelopes should be put together in another sealed master envelope super scribing BID for BANK OF MAHARASHTRA SUPPLY, IMPLEMENTATION & MAINTENANCE OF LOAN LIFECYCLE MANAGEMENT SYSTEM (LLMS) INCLUDING DOCUMENT MANAGEMENT SYSTEM (DMS) AND EARLY WARNING SIGNALS (EWS) TENDER REFERENCE NO. SUBMITTED BY ON.....AT PUNE, DUE DATE _____”.

The response should be organized and submitted in the following manner:

Eligibility Bid

- ▶ Cover letter certifying Eligibility criteria compliance (as given in Annexure 06)
- ▶ Duly filled up Annexure 05 – Eligibility criteria compliance
- ▶ Duly filled up Annexure 13 - Pre Contract Integrity Pact
- ▶ Supporting credential letters or copies of documentation from clients or system integrators certifying compliance
- ▶ 1 compact disk (CD) containing the soft copy of Eligibility bid & supporting documents

Technical Bid

- ▶ Table of Contents (list of documents enclosed)
- ▶ 1 copy of the technical proposal with pages properly numbered. The technical proposal should be bound in such a way that the sections of the proposal could be removed and separated easily;
- ▶ 1 copy of the masked price bid (masked price bid is a copy of the price bid **without any prices.** Please note that the masked price bid should be an **exact reflection of the commercial bid** submitted by the vendor as part of the commercial offer except that the masked price bid **should not contain any financial information.**)
- ▶ 1 compact disk (CD) containing the soft copy of technical proposal should be provided

Commercial Bid



- ▶ 1 hard copy of the Indicative Commercial Bid (ICB) (Refer Annexure 10 – Commercial Bill of Material).
- ▶ 1 hard copy of the Annexure 11 Compliance to Reverse Auction.
- ▶ 1 compact disk (CD) containing the soft copy of the Indicative Commercial Bid(ICB) (Refer Annexure 10 – Commercial Bill of Material for format) & Annexure 11

The RFP response documents should be submitted to the Bank in duplicate in paper copies (i.e. two sets (original set and duplicate set)).

Please note that if any envelope is found to contain eligibility, technical and commercial offer in a single envelope or commercials are provided along with the technical or eligibility response, then that offer will be rejected outright

The bidder should certify that the contents of the CDs are the same as that provided by way of hard copy. In the event of a discrepancy, details provided in the hard copy will be true.

All the pages of the proposal including annexure, appendices and documentary proofs should be numbered and be signed by the authorized signatory

Copy of the tender document duly putting the seal and signature on all the pages of the document for having noted the contents and testifying conformance to the terms and conditions set out therein should also be enclosed in the Master Envelope.

The proposal should be prepared in English in MS Word / Excel / Power point format. The email address and phone / fax numbers of the bidder shall also be indicated on sealed envelopes.

Bidder should submit two separate demand drafts/banker's cheques / pay orders drawn in favor of Bank of Maharashtra payable at PUNE towards Application Money and Bid security as stated in section 1 of this document.

Paper copies of RFP response should be submitted along with Demand draft / Banker's cheque / Pay order for application money (which shall be non- refundable and bid security deposit and electronic copy (Microsoft word and Excel on CD ROM) of technical bid submissions must be submitted to the bank at the following address:

**Deputy General Manager
IT Dept.
Bank of Maharashtra
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005**

The sealed bid envelopes as mentioned above should be delivered to

Shri Devdatta V Rokade (**DGM, IT**)

Submission will be valid only if:

- ▶ Copies of the RFP response documents are submitted as per defined clauses in Section 2 and before the mentioned RFP closing date and time
- ▶ Submission is not by Fax transmission



Only one Submission of response to RFP by each bidder will be permitted. In case of partnerships / consortium, only one submission is permitted through the lead bidder.

Last date for submission of the response to the tender document is mentioned in Section 1 of this document.

All responses would be deemed to be irrevocable offers / proposals from the bidder's and may if accepted by the Bank form part of the final contract between the Bank and the selected bidder. Bidder is requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses (Annexure 06 – Cover letter). Unsigned responses would be treated as incomplete and are liable to be rejected.

Technical Proposal Format

The bidder's proposal must effectively communicate their solution and be formatted in the specified formats in order for the Bank to assess the alternatives. Therefore, proposals must be submitted with the following sections.

S.No.	Section	Content
1	Covering Letter	Annexure 06
2	General Information mandatory Forms	<ul style="list-style-type: none"> General Information about the bidder including capability, center of excellence, teams etc. Forms/ Details as per annexures
3	Proposed Solution	<ul style="list-style-type: none"> Solution details including proposed LLMS, DMS and EWS solution, the proposed modules or components of LLMS, DMS and EWS product, any other solution component required to meet BANK's functional and technical requirements By means of diagrammatic/ pictorial representations, the Bidder should provide complete details of the hardware, software and network architecture of the LLMS, DMS and EWS solution. Functional coverage of the solution and One to One mapping of BANK's functional requirement with LLMS, DMS and EWS solution module/ component proposed. Details of any third party solution, their description and purpose (if proposed). Functional requirement compliance sheet as per Annexure 01: Functional and Technical Specifications Technical coverage of solutions (Servers, Database, Test environment etc.) including proposed IT landscape. Bidder should mention any specific requirements related to their solution (Network bandwidth, security components etc.) Technical requirement compliance sheet as per Annexure 01: Functional and Technical Specifications Bill of Material for proposed LLMS, DMS and EWS solution and hardware components Manufacturer Authorization Form – Annexure 15



S.No.	Section	Content
4	Past Experience	<ul style="list-style-type: none"> Bidder to provide client details as per format in Annexure 19: Past Experience” Bidder is required to substantiate the details provided in Annexure 19: Past Experience with a letter from the bank signed by designated official from the bank, confirming scope of work, date/ period of implementation and other relevant details. Bidder is expected to provide a comprehensive understanding of best practices related to similar implementation projects from their past experience.
5	Project Approach and Methodology	<ul style="list-style-type: none"> Bidder is expected to provide their Approach and Methodology for implementation of project. Project Methodology should contain but not limited to following: <ul style="list-style-type: none"> Overall implementation methodology (Objective of phases, deliverables at each phase, etc.) Methodology for performing business design o Methodology for quality control and testing of configured system Methodology of internal acceptance and review mechanism for deliverables by the bidder. Proposed Acceptance criteria for deliverables Methodology and approach along with proposed tools and processes which will be followed by the bidder during project implementation Change Management and Training Plan Risk and Quality management plan Bidder should propose comprehensive project plan for implementation, meeting RFP requirements. (Bidder may propose a timeline equal to or lesser than that of mentioned in the RFP) Bidder should articulate how proposed approach and methodology, proposed project plan, proposed teams, Subject Matter Expertise and specific capabilities deployed shall meet the requirements of BANK
6	Project Governance	<ul style="list-style-type: none"> Bidder should mention proposed Governance structure including designation of representatives in the Governance structure for the project Bidder should provide escalation matrix and interaction frequency with BANK stake holders. Frequency of meetings at as per Governance structure proposed and sample of progress report/ deliverables shared at various levels of interactions.



S.No.	Section	Content
7	Resource Deployment	<ul style="list-style-type: none"> Details of team for implementation and profiles highlighting past experience, Educational Qualification etc. as per Annexure 14: Proposed Team Profile Resource mobilization and deployment plan (Annexure 16: Resource Deployment Plan) as per project plan shared Roles and Responsibility of deployed team members Bidders can propose any additional role and profile as per their experience in same format Replacement mechanism to bring new team members due to attrition or reasons beyond the control of successful bidder
8	Warranty, ATS and Support and Maintenance Services	<ul style="list-style-type: none"> Overview of support methodology offered in Warranty, ATS and Support & Maintenance phase Detailed bill of services offered for Warranty, ATS and Support and Maintenance services Detailed support model for services under support and Maintenance Detailed Bill of Material of tools and technology proposed and purpose served for Support and Maintenance services Team structure and details of team for Support & Maintenance services and profiles highlighting past experience, Educational Qualification etc. as per Annexure 14: Proposed Team Profile Year wise deployment plan (Annexure 16: Resource Deployment Plan) including Service Window coverage Roles and Responsibility of deployed team members Governance Mechanism and Escalation Matrix during Support & Maintenance Phase Sample SLA reports and other reports to be shared with BANK during Support & Maintenance phase
9	Optional Supplementary Information	Additional information directly relevant to the scope of services provided in the RFP may be submitted to accompany the proposal.
10	Conformity with Hardcopy Letter	Annexure 03 Annexure 04 (Soft Copy)
11	List of deviations Required (T&C)	Annexure 12
12	Bid Security Deposit	<ul style="list-style-type: none"> EMD Annexure 09

Bid Security Deposit

- The bidder shall furnish, as part of its bid, bid security of an amount mentioned in section 1 of this document. The bid security is required to protect the Bank against the risk of bidder's conduct.



2. The bid security shall be denominated in the INDIAN RUPEES only and shall be in the form of a Demand Draft favoring "Bank of Maharashtra" by a Scheduled Commercial Bank or a foreign bank located in India in the form provided in the RFP (Annexure 09 - Bid Security Form). Any bid not secured in accordance with the above will be rejected by Bank of Maharashtra as non-responsive.
3. Unsuccessful Bidder's bid security will be returned by the Bank.
4. The successful bidder's bid security will be discharged upon the bidder signing the Contract and furnishing the performance security.
5. The bid security may be forfeited:
 - a. If a bidder withdraws its bid during the period of bid validity specified by the bidder on the Bid Form; or
 - b. In case of the successful bidder, if the bidder fails to:
 - i. Sign the Contract within 1 month of issue of purchase order / letter of intent.
 - ii. Furnish performance bank guarantee within 10 days of signing the contract.

6.2 Late Bids

Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected and returned unopened to the bidder.

6.3 Clarification of Bids

During the bid evaluation, the bank may, at its discretion, ask the bidders for clarifications with respect to their bids. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered or permitted. Bank has the right to disqualify the bidder(s) whose clarifications are found not suitable for the requirement according to the scope of the work.

6.4 Pre bid meeting

For clarification of doubts of the bidders on issues related to this RFP, the bank intends to hold a Pre-Bid Meeting on the date and time as indicated in the RFP.

For any clarification with respect to this RFP, the bidder may send an email to agmitprocurement@mahabank.co.in ; cmssoftware@mahabank.co.in . The format to be used for seeking clarification is mentioned in Annexure 08: Pre Bid Query Format. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be to the designated e-mail ID as stated earlier.

Written requests for clarification may be submitted to the bank as per the last date to submit pre-bid queries mentioned in the RFP. It may be noted that no queries of any bidder shall be entertained after the last date for submission of queries via e-mail. Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.



6.5 Rejection of Bids

The bank reserves the right to reject any or all the bids or scrap the bidding process at any stage without assigning any reason. The Earnest Money Deposits in such event will be returned by the bank. However, the participation fee will not be refunded.



7. Service Level Availability and Monitoring

7.1 Service Criteria

Service Level Availability is to be measured and reported on a monthly basis by bidder and will be validated by BANK to its satisfaction. Application availability monitoring will be on basis of application process availability to the end user and not only on OS availability wherever technically feasible. The measurement of SLA is applicable for all situations of standard operating environment.

#	Business Service	Definition	Calculation	Periodicity	Service Level	Penalty
Application uptime						
1	Application Availability	Availability (Application) Availability of Application for Business users	(Total uptime in a month)/ (maximum time in a month - scheduled downtime	Monthly	99.50%	For every 0.5% or part thereof drop in service levels (Beyond one incident in each quarter) penalty will be INR 25,000/- thereof The Calculation of penalty will happen based monthly performance data as received from the banks existing EMS solution
Performance Measurements						
1	Hardware Utilization	Hardware utilization should not exceed 70% for more than 5 minutes continuously in a month	EMS/ Helpdesk	Monthly	Per instance	Penalty of INR 10000 will be levied for every such instance



#	Business Service	Definition	Calculation	Periodicity	Service Level	Penalty
2	Storage Utilization	The storage utilization should not exceed 90% at any given point of time	EMS/ Helpdesk	Monthly	Per instance	Penalty of INR 5000 will be levied for every 1% increase in storage beyond 90% space utilization
3	Batch Processing (upload)	In the event of erroneously batch uploads due to fault solely attributable to the bidder	Manual Identification	Monthly	Per Instance	Penalty of INR 1000 will be levied for every such instance
4	Application Patch Management	Bidder shall implement program updates, patches, fixes and critical security alerts within six months of the release by OEM	Manual Audit	Monthly	Per Instance	Penalty of INR 10000 will be levied for every week's delay beyond six months
Bugs						
1	Bug Reporting	Bidder shall ensure that all bugs reported by the users / testing team shall be duly logged and assigned a unique ID for reference purposes. Users shall be informed about the reference ID maximum within 15 minutes from	Manually through various communication channels	Monthly	100%	Penalty of INR 1000 will be levied for every 15 minutes delay thereof



#	Business Service	Definition	Calculation	Periodicity	Service Level	Penalty
		recording the complaint				
2	Bug Resolution	Bidder shall ensure that all bugs reported by the users / testing team as agreed with the BANK and resolved maximum within 7 calendar days. The reference ID post resolution should be closed in concurrence with the Bank	NA	Monthly	Per Instance	Penalty of INR 2000 will be levied for every day delay thereof
3	Bug Resolution	For Bug in the core solution due to customization ; if inappropriate logic has been applied to the solutions supplied in this RFP resulting into financial loss to the Bank; due to fault solely attributable to bidder	NA	Monthly	Per Instance	50% of the cost of customization charges
Application Helpdesk Services						
1	Incident logging	Bidder shall ensure that all incidents reported by the users / testing team shall be duly	Manually through various communication channels	Monthly	100%	Penalty of INR 1000 will be levied for every 30 minutes delay thereof



#	Business Service	Definition	Calculation	Periodicity	Service Level	Penalty
		logged and assigned to respective third party vendors with a unique ID for reference purposes. Users shall be informed about the reference ID maximum within 30 minutes from recording the complaint				
Security						
1	Security issue Resolution	Bidder shall ensure that all issues reported by the users testing team or SOC team be resolved maximum within 7 calendar days.	NA	Monthly	Per Instance	Penalty of INR 1000 will be levied for every day delay thereof
Performance SLA for Intranet Access for the Document Management System						
#	Parameter	Definition	Calculation	Periodicity	Service Level	Penalty
1	Static page Loading	Time taken to load Pages such as Login Page should be within 3 seconds	Manual Audit or through EMS or APM or any other tool and manual feedback/ audit	Periodic audit by the bank	>95%	INR 2000 per percentage drop in SLA below minimum service level
2	Search execution and returning search results on	The time taken to execute a search in LLMS and DMS and rendering	Manual Audit or through EMS	Periodic audit by the bank	>95%	INR 2000 per percentage drop in SLA below minimum service level



#	Business Service	Definition	Calculation	Periodicity	Service Level	Penalty
	User Interface	search results on application user Interface should not exceed 5 seconds				
3	Viewing of documents/ images	Documents/ images of size <500KB should be viewable within 10 seconds	Manual Audit or through EMS	Periodic audit by the bank	>95%	INR 2000 per percentage drop in SLA below minimum service level
4	Making transactions on the system	Time taken to make transactions such as edit, delete and report generation within 5 seconds	Manual Audit or through EMS	Periodic audit by the bank	>95%	INR 2000 per percentage drop in SLA below minimum service level

Note: The successful bidder shall not be penalized for those service level breaches that occur due to any reason (beyond the control of the successful bidder). However, the bidder is required to maintain a log of such events and also inform the bank about any such event.

The Calculation of penalty will happen based on monthly performance data as received from the banks existing EMS solution. The Bank will leverage the effort of the existing SI for the EMS tool configuration for the Bidders proposed solution and its SLA measurement. The existing SI of the bank will configure the operational parameters in the tool and define the threshold for Service level as defined in this document for reporting purpose. The basis of availability will be solely determined by the reports output from the EMS tool. All the SLA will be measured considering dependency of any other third party assets which has contributed to the breach.

Bank shall reserve the right to perform root cause analysis (RCA) by its internal team(s) or engage external parties to perform the same. The successful bidder shall cooperate with the team performing the procedures. Decision taken by bank for RCA performed shall be final

7.2 Service Level Evaluation

BANK has defined in-scope services and corresponding Service Levels above. Each service level shall be measured on a monthly basis through mutually agreed mechanism. Bidder shall provide, as part of monthly evaluation process, reports to verify bidder's performance and compliance with the service levels.



7.3 Problem Management and Escalation Procedures

The bank will assist the successful bidder and will provide interface for the solution with existing helpdesk monitoring tool). (The Bank will ensure due effort from the Helpdesk OEM / related existing SI to ascertain such integration is done effectively) for logging issues/ complaints/ requirements with redirection, transfer, escalate and grouping capabilities. BANK should be able to retrieve the details of any issue logged and get the complete history of the issue including the complaint, enterer, date of entry, date and details of the solution, re-opened date with remarks, etc. It should also facilitate creation and usage of knowledge base.

An escalation matrix would be applicable for the issues reported. Bidder has to propose an escalation matrix as part of the Technical Proposal

7.4 Penalties for delayed implementation

- 1) The successful bidder must strictly adhere to the delivery dates or lead times identified in its proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to BANK, may constitute a material breach of the Bidder's performance. As a deterrent for delays during implementation, BANK may levy penalties for delays attributable to the successful bidder. The Bank will ensure that the site for such installations in the standard IT DC specifications with availability of space, cooling and power for carrying out the rightful delivery, installation of the assets. The reasons like non-familiarity with the site conditions and/ or existing IT infrastructure will not be considered as a reason for delay.
- 2) Penalty based on following table will be levied for every week's delay in meeting any milestone agreed as part of project plan. If two separate milestones (running parallel) are defaulted then the penalty for all such delays shall be aggregated.
- 3) A cap of 10% of the TCO would be applicable as penalties for delays in meeting milestones.
- 4) BANK and Bidder shall mutually agree on service levels during Implementation phase.
- 5) The System should be delivered as per the schedule from date of placement of Order and vendor should give a certificate that all modules have been deployed in the Bank's server. Penalty will be applicable for late delivery of the customized software. The bidder will be provided with a correction period of 1 week and then subsequently for each week of delay, 0.25% of the order value of the associated product or service will be deducted as penalty; maximum penalty would be 10% of the order value including all kinds of attributed penalties and liquidated damages. Bank reserves the right to cancel order at any time if the product is not delivered as per scheduled delivery date and claim 10% cost of the order value as penalty. The bank in course of such event of delivery of software and configurations will provide adequate support as agreed between the SI and the Bank to ensure smooth operations management.
- 6) Service Level shall be measured after a stabilization period of 60 days from effective date of contractual obligation and continuously improved during the interim period till implementation of the services is over. The penalties shall be applicable on these service levels post 60 days of the completion of the implementation period for first pilot location.
- 7) Service Levels shall be reviewed at least once every month during the period of contract and may be added/ deleted/ changed by BANK as a result of such review or any new business/ IT Services requirements



Delay	Penalty
Up to 1 week	Correction time
Up to 2 weeks	INR 25,000
2-3 weeks	INR 50,000
3-4 weeks	INR 1,00,000
4-5 weeks	0.5% of TCO or INR 2,50,000 whichever is higher
5-6 weeks	1% of TCO or INR 3,00,000 whichever is higher
6-8 weeks	10% of TCO or INR 15,00,000 whichever is higher

For a delay of more than 8 weeks in implementation, BANK will have the option of looking at more severe options like invoking the EMD/ PBG or cancelling the awarded contract.

7.5 Overall Liability of the Bidder

The bidder's aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the TCO. The bidder's liability in case of claims against BANK resulting from willful misconduct or gross negligence of the bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other intellectual property rights, breach of confidentiality, or violation of any legal, regulatory, statutory obligations shall be unlimited.



8. Terms and conditions

8.1 General

The Bidders should adhere to the terms of this tender document and would not accept any deviations to the same. If the Bidders have absolutely genuine issues only then should they provide their nature of non-compliance to the same in the format provided in Annexure 12. The Bank reserves its right to not accept such deviations to the tender terms.

The bidder appointed under the tender document shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required for Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS).

Unless agreed to specifically by the Bank in writing for any changes to the tender document issued, the bidder responses would not be incorporated automatically in the tender document.

Unless expressly overridden by the specific agreement to be entered into between the Bank and the bidder, the tender document shall be the governing document for arrangement between the Bank and the bidder.

8.2 Rules for responding to this tender document

Response document

- 8.2.1.1 All responses should be in English language. All responses by the bidder to this tender document shall be binding on such bidder for a period of 180 days after opening of the commercial bids
- 8.2.1.2 The technical bid, submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted by the Bank. In case, due to unavoidable circumstances, the Bank does not award the contract within six months from the last date of the submission of the bids, and there is a possibility to award the same within a short duration, the bidder would have the choice to maintain the bid security with the Bank or to withdraw the bid and obtain the security provided.
- 8.2.1.3 The bidder may modify or withdraw its offer after submission, provided that, the Bank, prior to the closing date and time, and receives a written notice of the modification or withdrawal prescribed for submission of offers. No offer can be modified or withdrawn by the bidder subsequent to the closing date and time for submission of the offers.
- 8.2.1.4 The bidder is required to quote for all the components/services mentioned in the Section 4.3 "Project scope" and all other requirements of this RFP. In case the bidder does not quote for any of the components/services, the response would be deemed to include the quote for such unquoted components/service. It is mandatory to submit the details in the formats provided along with this document duly filled in, along with the offer. The Bank reserves the right not to allow / permit changes in the technical specifications and not to evaluate the offer in case of non-submission of the technical details in the required format or partial submission of technical details.
- 8.2.1.5 Based on the Bank's requirements as listed in this document, the bidder should identify the best-suited site that would meet the bank's requirements and quote for the same.



The bidder should not give options to the Bank to select from. The bidder shall provide the best option and quote for the same.

- 8.2.1.6 In the event the bidder has not quoted for any mandatory or optional items as required by the Bank and forming a part of the tender document circulated to the bidder's and responded to by the bidder, the same will be deemed to be provided by the bidder at no extra cost to the Bank.
- 8.2.1.7 In the event optional prices (if requested in RFP) are not quoted by the vendor, for items where such prices are a must and required to be quoted for, the highest price quoted by any of the participating vendor will be taken as the costs, for such alternatives and also for arriving at the Total Cost of Ownership for the purpose of evaluation of the vendor. The same item has to be supplied by the vendor free of cost.
- 8.2.1.8 The Bank is not responsible for any assumptions or judgments made by the bidder for proposing and preparing the site. The Bank's interpretation will be final.
- 8.2.1.9 The Bank ascertains and concludes that everything as mentioned in the tender documents circulated to the bidder and responded by the bidder have been quoted for by the bidder, and there will be no extra cost associated with the same in case the bidder has not quoted for the same.
- 8.2.1.10 In the event the Bank has not asked for any quotes for alternative prices, and the bidder furnishes the alternative price in the bidder's financial bid, the higher of the prices will be taken for calculating and arriving at the Total Cost of Ownership. However payment by the Bank will be made at the lower price. The Bank in this case may also reject the offer outright.
- 8.2.1.11 In the event optional prices (if requested in RFP are not quoted by the bidder, for items where such prices are must and required to be quoted for, the highest price quoted by any of the participating bidder will be taken as the costs, for such alternatives and also for arriving at the Total Cost of Ownership for the purpose of evaluation. The same item has to be supplied by the bidder free of cost.
- 8.2.1.12 The bidder at no point in time can excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, time frame for site readiness and availability etc. as mentioned in the tender document circulated by the Bank. Bidder shall be fully responsible for deviations to the terms & conditions, site readiness etc. as proposed in the tender document

Price Bids

- 8.2.1.13 The bidder is requested to quote in Indian Rupees ('INR'), in the format provided in Annexure 10 - Commercial Bill of Material. Bids in currencies other than INR would not



be considered. The date for reverse auction will be communicated separately to the successful bidder post the completion of the eligibility and technical evaluation.

- 8.2.1.14 The prices and other terms offered by Bidders must be firm for an acceptance period of 180 days from the date of e-procurement process.
- 8.2.1.15 The price quoted by the bidder should be inclusive of all taxes, duties, levies, etc. except GST. GST will be paid at actuals. There will be no price escalation during the contract period and any extension thereafter.
- 8.2.1.16 If the bidder makes any conditional or vague offers, without conforming to these guidelines, the Bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly.
- 8.2.1.17 Terms of payment as indicated in the Purchase Contract that will be issued by the Bank on the selected bidder will be final and binding on the bidder and no interest will be payable by the Bank on outstanding amounts under any circumstances. If there are any clauses in the Invoice contrary to the terms of the Purchase Contract, the bidder should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows "Clauses, if any contained in the Invoice which are contrary to the terms contained in the Purchase Contract will not hold good against the Bank and that the Invoice would be governed by the terms contained in the Contract concluded between the Bank and the bidder". Bidder should ensure that the project should not suffer for any reason.

Price Comparisons

- 8.2.1.18 The Bank will consider the Total Cost of Ownership (TCO) over a five-year period. The optional (if requested in RFP) items would also be considered in the TCO.
- 8.2.1.19 The Bank, may decide to choose to avail the optional items at any point during the contract on the same cost.
- 8.2.1.20 For comparison purposes the Bank will consider the Optional (if requested in RFP) Items as well.
 - 8.2.1.20.1 The Price offer shall be on a fixed price basis and should include: All taxes, duties and levies, Service Tax of whatsoever nature if any; and Services which are required to be extended by the bidder in accordance with the terms and conditions of the contract.
 - 8.2.1.20.2 The bidder must provide and quote for all the services as desired by the Bank as mentioned in this tender document.

Performance Guarantee

- 8.2.1.21 If the contract is awarded, the bidder should furnish a Performance Bank Guarantee (issued by a scheduled commercial bank other than Bank of Maharashtra) acceptable to bank in the format as required by the Bank to the extent of 10% of the value of the contract within 15 days of the date of receipt of the purchase contract. The performance guarantee would be for the entire period of the Contract. If the Performance guarantee is not submitted, the Bank reserves the right to cancel the contract. The Performance



Guarantee would be returned to the bidder after the expiry or termination of the contract.

- 8.2.1.22 Responses to this tender document should not be construed as an obligation on the part of the Bank to award a purchase contract for any services or combination of services. Failure of the Bank to select a bidder shall not result in any claim whatsoever against the bank. The Bank reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.
- 8.2.1.23 By submitting a proposal, the bidder agrees to promptly contract with the Bank for any work awarded to the bidder. Failure on the part of the awarded bidder to execute a valid contract with the Bank will relieve the Bank of any obligation to the bidder, and a different bidder may be selected.
- 8.2.1.24 Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the Bank and accepted by the Bank in writing.
- 8.2.1.25 The bidder must strictly adhere to the delivery dates or lead times identified in their proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the bidder's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this tender document) due to the bidder's inability to meet the established delivery dates, that bidder will be responsible for any re-procurement costs suffered by the Bank. The liability in such an event could be limited to the amount actually spent by the Bank for procuring similar deliverables and services or is limited to 10% on the total cost whichever is higher.
- 8.2.1.26 The bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, of providing Loan Lifecycle Management System, Document Management System and Early Warning Signals. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for the performance of all provisions and terms and conditions of this tender document, the bidder should fulfill all the terms and conditions of this tender document.
- 8.2.1.27 All terms and conditions, payments schedules, time frame for expected service levels as per this tender will remain unchanged unless explicitly communicated by the Bank in writing to the bidder. The Bank shall not be responsible for any judgments made by the bidder with respect to any aspect of the Service. The bidder shall at no point be entitled to excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels, time frame for site availability etc. as mentioned in this tender document.
- 8.2.1.28 The Bank and the bidder covenants and represents to the other Party the following:

It is duly incorporated, validly existing and in good standing under as per the laws of the state in which such Party is incorporated.

It has the corporate power and authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under Agreements by such Party and the performance of its obligations there under are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.



8.2.1.29 The execution, delivery and performance under an Agreement by such Party:

- ▶ Will not violate or contravene any provision of its documents of incorporation;
- ▶ Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;
- ▶ Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;
- ▶ To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party in this Agreement, and no document furnished or to be furnished to the other Party to this Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

8.2.1.30 The Bank would not return the bid documents to the bidders

8.2.1.31 The Bank shall not be held liable for costs incurred during any negotiations on proposals or proposed contracts or for any work performed in connection therewith.

Changes to the tender document

8.2.1.32 This tender document may undergo change by either additions or deletions or modifications before the actual award of the contract by the Bank. The Bank also reserves the right to change any terms and conditions of the tender document and its subsequent addendums as it deems necessary at its sole discretion. The bank will inform all bidders about changes, if any.

8.2.1.33 The Bank may revise any part of the tender document, by providing a written addendum to all short-listed Bidders at stage till the award of the contract. The Bank reserves the right to issue revisions to this tender document at any time before the award date.

8.2.1.34 The Bank reserves the right to extend the dates for submission of responses to this document.

8.2.1.35 Bidders shall have the opportunity to clarify doubts pertaining to the tender document in order to clarify any issues they may have, prior to finalizing their responses. All questions are to be submitted to the General Manager, IT at the address mentioned in earlier, and should be received by the point of contact no later than the time specified in Section 1 of this document. Responses to inquiries and any other corrections and amendments will be distributed to all the Bidders in the form of electronic mail or hardcopy or updated on the Bank's website or newspaper journals; the preference for



distribution would be with the Bank. The bidder, who posed the question, will remain anonymous.

- 8.2.1.36 Preliminary Scrutiny – The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer. This shall be binding on all bidders and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.
- 8.2.1.37 Clarification of Offers – To assist in the scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all bidders for clarification of their offer. The Bank has the right to disqualify the bidder whose clarification is found not suitable to the proposed project.
- 8.2.1.38 The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any bidder, and / or to listen to any representations.
- 8.2.1.39 Erasures or Alterations – The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled up. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as "OK", "accepted", "noted", "as given in brochure / manual" is not acceptable. The Bank may treat the offers not adhering to these guidelines as unacceptable.
- 8.2.1.40 Bidder presentation – Bidders are requested to be prepared to make presentations and arrange for site visits, as part of the final evaluation in accordance with the responses given for the identified requirements, any time after the last date for submissions of bids. The Bank will communicate a date and time to the bidder any time after the last date for submission of bids.
- 8.2.1.41 Details of Sub-contracts, as applicable – If required by the Bank, bidders should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that notwithstanding the use of sub-contractors by the bidder, the bidder shall be solely responsible for performance of all obligations under the tender document irrespective of the failure or inability of the subcontractor chosen by the bidder to perform its obligations. The bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits for its employees and sub-contractors.
- 8.2.1.42 If the Bank is not satisfied with the technical specifications as specified in the tender document and observes major deviations, the bidder will have to submit the clarification within 3 days from the day it was conveyed to the bidder regarding the same.
- 8.2.1.43 Bidder shall inform their readiness for the pre-commissioning inspection at least 15 days in advance. All reasonable facilities, tools and assistance including access to drawings should be provided to the Bank's officials and their consultants during inspection. There shall not be any additional charges for such inspection. However, Bank will have the discretion to recover the costs related to travel and stay of its staff / consultants if the site offered for inspection is not as per Bank's requirement or the conditions are not complied with. The site should be ready for inspection as per the stipulated timelines in this tender. If the bidder fails to intimate the date of inspection as per the timelines



stipulated in this tender, it will be treated as a breach of contract and the Bank reserves the right to levy penalty, as specified in Section 9.10.

- 8.2.1.44 The site will not be accepted as complete if any facility as required is not available or not up to the standards projected by bidder in their response and the requirement of this tender.
- 8.2.1.45 There will be an acceptance inspection by the Bank or its nominated consultants for the site. In case of discrepancy in facilities provided, the Bank reserves the right to cancel the entire purchase contract. The inspection will be arranged by the bidder at the sites in the presence of the officials of the Bank and / or its consultants. The contract tenure for the site will commence after acceptance of the site by the Bank. The inspection will involve checking of the facilities – like access control, caging, electrical cabling, precision AC, power supply systems, electrical system, no. of points, seating space, BMS components and tools etc. There shall not be any additional charges for carrying out this inspection. The Bank will take over the site on satisfactory completion of the above inspection. The Installation cum Acceptance Test & Check certificates jointly signed by bidder's representative and Bank's official or any consultant / auditor appointed by the Bank should be received at IT Department, Pune along with invoice etc. for scrutiny before taking up the request for consideration of payment.
- 8.2.1.46 The bidder is responsible for managing the activities of its personnel or the personnel of its subcontractors/franchisees and will be accountable for both. The bidder shall be vicariously liable for any acts, deeds or things done by their employees, agents, contractors, subcontractors etc. which is outside the scope of power vested or instructions issued by the Bank. bidder shall be the principal employer of the employees, agents, contractors, subcontractors etc. engaged by bidder and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the purchase contract to be issued for this tender. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc. by the bidder, for any assignment under the purchase contract to be issued for this tender. All remuneration, claims, wages, dues etc. of such employees, agents, contractors, subcontractors etc. of bidder shall be paid by bidder alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of bidder's employee, agents, contractors, and subcontractors. The bidder shall hold the Bank, its successors, Assignees and Administrators fully indemnified and harmless against loss or liability, claims actions or proceedings, if any, that may arise from whatsoever nature caused to the Bank through the action of its employees, agents, contractors, subcontractors etc. However, the bidder would be given an opportunity to be heard by the Bank prior to making of a decision in respect of such loss or damage.
- 8.2.1.47 The Bank shall inform the bidder all breaches and claims of indemnification and shall grant the bidder sole authority to defend, manage, negotiate or settle such claims; and make available all reasonable assistance in defending the claims (at the expense of the bidder). The written demand by the Bank as to the loss / damages mentioned above shall be final, conclusive and binding on the bidder and bidder shall be liable to pay on demand the actual amount of such loss / damages caused to the Bank.

In respect of demands levied by the Bank on the bidder towards breaches, claims, etc. the Bank shall provide the bidder with details of such demand levied by the Bank.

For the purposes of this Clause, the indemnity may be restricted to the areas mentioned, i.e., "claims arising out of employment, non-payment of remuneration and



non-provision of statutory benefits by the bidder to its employees, its agents, contractors and sub-contractors.”

Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the bank arising out of claims made by its customers and/or regulatory authorities.

The Bank will scrutinize the technical bill of material and conformity to the requirements as specified in the RFP. As part of this process the Bank will try and normalize to the extent possible technical requirements and comparisons to the extent possible between vendors. In the event of major deviations in the technical bids submitted by the bidder the Bank may choose to provide for a re-pricing option to all the technically short-listed bidder's. The bidder agrees that it has no reservations with this process.

IT ACT

8.2.1.48 The Bidder must ensure that the proposed products/services are compliant to all such applicable existing regulatory guidelines of GOI / RBI and also adheres to requirements of the IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007 and amendments thereof as applicable. The bidder must submit a self-declaration to this effect.

8.2.1.49 **The** Successful bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under the Copyrights Act, 1957 or IT Act 2008 or any Act in force at that time in respect of all the hardware, software and network equipment or other systems supplied by bidder to the Bank from any source.

Aadhar ACT

8.2.1.50 The Successful bidder must comply with Aadhar Act 2016.

ISMS Framework

8.2.1.51 The bidder shall abide by the ISMS framework of the Bank. Bidder shall abide by the ISMS policy and any other policy and subsequent procedures of the Bank.



9. Terms of Reference

9.1 Contract Commitment

The Bank intends that the contract, which is contemplated herein with the bidder, shall be for a period of FIVE years. The Bank at its sole discretion may enter into the 5 year contract for Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS). The contract period will start from the date of acceptance of the project by the Bank of the successful bidder.

Payment terms

Fees for FM Manpower

The fees for deploying FM- Manpower would be payable monthly in arrears, on actuals, as per the bill submitted by the bidder and on verification of the bank based on the actual resource deployed by the Bidder as against the requirement defined by the Bank.

LLMS, DMS and EWS Software and implementation Cost

The Payment will be made on the achievement of the milestones mentioned as under

Milestone	License Fee %
Delivery of Licenses to the bank	70%
Installation of licenses at DC and DRC	20%
On submission of PBG	10%

Milestone	Implementation Fee %
After Business Process Development	30%
Post completion of UAT and prior to Go-Live	35%
Implementation and Sign off at DC	15%
Pilot Go-Live of respective Application(s)	10%
Pilot Sign off of respective Application	10%

Business Process Reengineering

Milestone	Implementation Fee %
On submission of Draft report for BPR	40%
On submission of Final report	40%
Sign off from bank	20%

Note: The payment of ATS shall be paid yearly in advance, FM support services will be paid monthly in arrears



In case of delayed delivery or incomplete delivery, the date of receipt of the complete and final component as per the SRS shall be treated as delivery date.

Training Costs

100% of the payment for the training costs will be made by the bank on successful completion of the training.

Other Payment Terms

The bidder must accept the payment terms proposed by the Bank. The financial bid submitted by the bidder during the e-procurement process must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.

The cost of one time charges, if any, would be payable on successful commissioning and completion of acceptance test exercise for all activities or services deemed to be one time installation in this RFP.

The invoices should contain full details of all the items contracted by the Bank, as reflected in Bill of Material and should not contain any clauses contrary to the terms of the contract and if any such clause exists in the Invoice/any other documents, the same will not be valid and cannot be held against the Bank.

The Bank shall deduct appropriate Tax as applicable at source from the payment against the services and corresponding TDS certificate will be issued at the end of the respective quarter.

Bidders PAN number, GST no. and Sales Tax no. to be furnished. Photo copies of PAN card, GST certificate has to be submitted as required by the Account department for verification.

The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within reasonable time after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement.

Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within reasonable time of the settlement of such disputes. All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the amounts and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc.

9.2 Compliance with all applicable laws

The bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.



Compliance in obtaining approvals/permissions/licenses: The bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder.

This indemnification is only a remedy for the Bank. The bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the bank arising out of claims made by its customers and/or regulatory authorities.

9.3 Order cancellation

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

- ▶ Delay in site readiness and handing over the site to the Bank.
- ▶ Serious discrepancy in the quality of service / facility / security.
- ▶ In case of order cancellation, any payments made by the Bank to the bidder would necessarily have to be returned to the Bank with interest @ 15% per annum, further the bidder would also be required to compensate the Bank for any direct loss incurred by the Bank due to the cancellation of the contract and any additional expenditure to be incurred by the Bank to appoint any other bidder. This is after repaying the original amount paid.

9.4 Limitation of Liability

Vendor's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Order Value.

Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

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

Under no circumstances Bank of Maharashtra shall be liable to the selected vendor for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if Bank of Maharashtra has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business.

It is expressly agreed between the Parties that for any event giving rise to a claim, Bank shall have the right to make a claim (including claims for indemnification under the procurement in this RFP) against vendor.



9.5 Indemnity

Bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from (i) an act or omission of Bidder, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, (ii) breach of any of the terms of this agreement document or breach of any representation or warranty by Bidder, (iii) use of the allocated site and or facility provided by Bidder, (iv) infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components used to facilitate and to fulfill the scope of the site requirement.. Bidder shall further indemnify the Bank against any loss or damage arising out of loss of data, claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment/s providing facility to Bank's equipments at all points of time, provided however, (i) the Bank notifies Bidder in writing immediately on aware of such claim, (ii) Bidder has sole control of defense and all related settlement negotiations, (iii) the Bank provides Bidder with the assistance, information and authority reasonably necessary to perform the above, and (iv) the Bank does not make any statement or comments or representations about the claim without prior written consent of Bidder, except under due process of law or order of the court. It is clarified that the bidder shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank's (and/or its customers, users and Bidder's) rights, interest and reputation.

The Successful Bidder shall indemnify the Bank and undertake to keep the Bank fully saved and indemnified against any loss, action or claim arising out of or in respect to software bug, error, incomplete testing, misconduct, fraud, misbehavior or violations of any laws committed by Bidder or its employees/ agents/ persons employed by third parties. Bidder shall, at their own expense, defend and indemnify the Bank against any claims due to loss of data / damage to data arising as a consequence of any negligence during implementation process.

The Successful Bidder shall keep the Bank fully indemnified and making good against any loss, direct or indirect, which may subsequently turn into reputational loss to Bank.

Successful Bidder's should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- Death or personal injury caused by the negligence of the indemnifying party, its personnel or its subcontractors;
- Except to the extent attributable to a breach of contract by, willful, negligent or unlawful act or omission of, the successful bidder or a third party which is controlled by the Bidder as governed by Indian IT Act.
- the breach by the Bidder of any of its obligations under Confidentiality,
- Non-compliance of Bidder with Laws / Governmental Requirements
- IP infringement
- Negligence and misconduct of Bidder, its employees, and agents
- Breach of any terms of agreement document or Representation made by Bidder.
- Act or omission in performance of service.
- Loss of data due to Bidder provided facility.



9.6 Earnest Money Deposit

Prospective bidders are required to submit Bank Guarantee drawn in favor of “Bank of Maharashtra” payable at Pune, towards earnest money deposit (EMD). The Bank may accept bank guarantee in lieu of EMD for an equivalent amount valid for 210 days from the last date of bid submission and issued by any scheduled commercial bank acceptable to the Bank. The Bank will not pay any interest on the EMD. The EMD should be from bank other than Bank of Maharashtra.

In case of a Bank Guarantee from a bank other than an Indian Public Sector Bank, prior permission of the Bank is essential. The format of Bank Guarantee is enclosed in Annexure 09 – Bid Security Form.

The EMD made by the bidder will be forfeited if:

1. The bidder withdraws his tender before processing of the same.
2. The bidder withdraws his tender after processing but before acceptance of the PO issued by Bank.
3. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
4. The bidder violates any of the provisions of the terms and conditions of this tender specification.

The EMD will be refunded to

1. The Successful Bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee (PBG) (issued by a scheduled commercial Bank other than Bank of Maharashtra) acceptable to Bank for 10% of the total project cost for 5 years and valid for 66 months including claim period of 6 (six) months, validity starting from its date of issuance. The PBG shall be submitted within 15 days of the PO issued from the Bank. The PBG should be from a bank other than bank of Maharashtra
2. The Unsuccessful Bidder, only after acceptance of the PO by the selected bidder.

9.7 Performance Bank Guarantee

1. As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) (issued by a scheduled commercial Bank other than Bank of Maharashtra) acceptable to Bank for 10% of the total project cost – for 5 years including claim period of 6 (six) months hence 66 months in total, validity starting from its date of issuance.
2. The PBG shall be submitted within 15 days of the PO from the Bank.
3. The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium; commission etc. with respect to the PBG shall be borne by the Successful Bidder.
4. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favor with authorization to sign the documents.



5. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number.
6. In the event of the Successful Bidder being unable to service the contract for whatever reason, Bank may invoke the PBG after providing 30 days' cure period to the Bidder.
7. In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, the Bank may invoke the PBG.
8. Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. Bank shall notify the Successful Bidder in writing of the exercise of its right to receive such compensation within 14 days, indicating the contractual obligation(s) for which the Successful Bidder is in default.
9. The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by the bank due to inadvertence, error, collusion, misconstruction or misstatement.
10. The PBG may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

9.8 Inspection of records

All records captured – video, security register, access control of Bank's, hardware movement, helpdesk tickets, escalations etc. for the allocated server room, NOC room and any other area provided to the Bank shall be made available to the Bank or its designees at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Bank's auditors would execute confidentiality agreement with the bidder, provided that the auditors would be permitted to submit their findings to the Bank, which would be used by the Bank. The cost of the audit will be borne by the Bank. The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities.

9.9 Non Solicitation

During the term of a contract and for a period of one (1) year following its termination, neither party shall, knowingly directly or indirectly solicit for employment, hire or utilize as an independent contractor any of the other party's personnel who have been directly involved in the performance of such party's obligations under this agreement, without the prior written consent of the other party. The clause does not prevent hiring based on responses by employees to public advertisement on any media that are not specifically targeted at the other Party's employees.

9.10 Publicity

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



9.11 Solicitation of Employees

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party. The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

9.12 Penalties and delays in Bidder's performance

The bidder should provide uninterrupted availability of the Loan Lifecycle Management System, Document Management System and Early Warning Signals as per the requirements of this tender. Inability of the bidder to either ensure readiness of the site as per specifications within defined timelines or to meet the service levels as specified in section 7 shall be treated as breach of contract and would invoke the penalty clause.

The proposed rate of penalty with respect to non-adherence to service levels is mentioned in Service level – Section 7. The bank also has the right to invoke the performance guarantee. Penalties on delay will be applicable when the delay is not attributable to the bank.

Notwithstanding anything contained above, no such penalty will be chargeable on the bidder for the inability occasioned, if such inability is due to reasons entirely attributable to the Bank.

Delivery of the Goods and performance of the Services shall be made by the bidder in accordance with the time schedule specified by the Bank.

If at any time during performance of the Contract, the bidder should encounter conditions impeding timely delivery of the Goods and performance of the Services, the bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

Any delay by the bidder in the performance of its delivery obligations shall render the bidder liable to the imposition of liquidated damages, unless extension of time is agreed upon without the application of liquidated damages

LIQUIDATED DAMAGES

The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, Operationalization, implementation, training, acceptance, warranty, maintenance etc. of the LLMS, DMS and EWS proposal) by the bidder.

Installation will be treated as incomplete in one/all of the following situations:

- ▶ Non-delivery of any component or other services mentioned in the order
- ▶ Non-delivery of supporting documentation



- ▶ Delivery/Availability, but no installation of the components and/or software
- ▶ Ill-integration
- ▶ System operational, but unsatisfactory to the Bank

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (3 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may consider termination of the contract.

Further, the Bank also reserves the right to cancel the order and invoke the Bank Guarantee/Performance. Guarantees in case of inordinate delays in the delivery/ installation of the equipment. Bank may provide a cure period of 30 days and thereafter foreclose the bank guarantee without any notice. In the event of Bank agreeing to extend the date of delivery at the request of Successful Bidder(s), it is a condition precedent that the validity of Bank guarantee shall be extended by further period as required by Bank before the expiry of the original bank guarantee. Failure to do so will be treated as breach of contract. In such an event Bank, however, reserves its right to foreclose the bank guarantee.

9.13 Confidentiality

The RFP document is confidential and is not to be disclosed, reproduced, transmitted, or made available by the Recipient to any other person. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to Bank. Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document is received subject to the same confidentiality undertaking. The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers or suppliers without the prior written consent of Bank.

This tender document contains information proprietary to the Bank. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the tender document may not be reproduced in whole or in part without the express permission of the Bank. Disclosure of any such sensitive information to parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This will also mean termination of the contract and disqualification of the said bidder.

Responses received become the property of the Bank and cannot be returned. Responses will not be used and shared with third party for any means. Information provided by each bidder will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the bidder.

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

- (a) Relates to the Disclosing Party; and
- (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential or
- (c) Is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agents, representatives or consultants.



(d) Without limiting the generality of the foregoing, Confidential Information shall mean and include any information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, layouts, plans, charts, studies, memoranda or other documents, or materials that may be shared by the Bank with the bidder to host Banks equipment at the site.

(e) "Confidential Materials" shall mean all tangible materials containing Confidential Information, including, without limitation, written or printed documents and computer disks or tapes, whether machine or user readable.

(f) Information disclosed pursuant to this clause will be subject to confidentiality for the term of contract plus two years.

1. The Receiving Party shall, at all times regard, preserve, maintain and keep as secret and confidential all Confidential Information and Confidential Materials of the Disclosing Party howsoever obtained and agrees that it shall not, without obtaining the written consent of the Disclosing Party:
2. Unless otherwise agreed herein, use any such Confidential Information and materials for its own benefit or the benefit of others or do anything prejudicial to the interests of the Disclosing Party or its customers or their projects.
3. In maintaining confidentiality hereunder the Receiving Party on receiving the confidential information and materials agrees and warrants that it shall:
 - ▶ Take at least the same degree of care in safeguarding such Confidential Information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent such inadvertent disclosure;
 - ▶ Keep the Confidential Information and Confidential Materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party;
 - ▶ Limit access to such Confidential Information and materials to those of its directors, partners, advisers, agents or employees, sub-contractors and contractors who are directly involved in the consideration/evaluation of the Confidential Information and bind each of its directors, partners, advisers, agents or employees, sub-contractors and contractors so involved to protect the Confidential Information and materials in the manner prescribed in this document; and
 - ▶ Upon discovery of any unauthorized disclosure or suspected unauthorized disclosure of Confidential Information, promptly inform the Disclosing Party of such disclosure in writing and immediately return to the Disclosing Party all such Information and materials, in whatsoever form, including any and all copies thereof.
4. The Receiving Party who receives the confidential information and materials agrees that on receipt of a written demand from the Disclosing Party:
 - a. Immediately return all written Confidential Information, Confidential materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control;
 - b. To the extent practicable, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the Disclosing Party;



- c. So far as it is practicable to do so immediately expunge any Confidential Information relating to the Disclosing Party or its projects from any computer, word processor or other device in its possession or under its custody and control; and
 - d. To the extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries the requirements of this paragraph have been fully complied with.
5. The restrictions in the preceding clause shall not apply to:
 - a. Any information that is publicly available at the time of its disclosure or becomes publicly available following disclosure (other than as a result of disclosure by the Disclosing Party contrary to the terms of this document); or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same.
 - b. Any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any governmental, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosure, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.
 - c. The Confidential Information and materials and all copies thereof, in whatsoever form shall at all times remain the property of the Disclosing Party and its disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document.
 - d. The confidentiality obligations shall survive the expiry or termination of the agreement between the bidder and the Bank.

9.14 Force Majeure

1. The bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.
2. For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include, Acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of war.
3. If a Force Majeure situation arises, the bidder shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the bidder shall continue to perform bidder's obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
4. In such a case the time for performance shall be extended by a period (s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the bidder shall hold consultations in an endeavor to find a solution to the problem.



9.15 Resolution of disputes

1. The Bank and the supplier bidder shall make every effort to resolve amicably, by direct informal negotiation between the respective project directors of the Bank and the bidder, any disagreement or dispute arising between them under or in connection with the contract.
2. If the Bank project director and bidder project director are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they shall immediately escalate the dispute to the senior authorized personnel designated by the bidder and Bank respectively.
3. If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the bidder and Bank, the Bank and the bidder have been unable to resolve contractual dispute amicably, either party may require that the dispute be referred for resolution through formal arbitration.
4. All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator: acceptable to both parties OR the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator shall act as the chairman of the proceedings. The award of the Arbitrator shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be Pune.
5. If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) the expiry of five days after posting if sent by registered post with A.D., or (iii) the business date of receipt, if sent by courier.
6. This tender document shall be governed and construed in accordance with the laws of India. The courts of Pune alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this tender document. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

9.16 Exit option and contract re-negotiation

1. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:
 - a. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 15 days of receipt of purchase contract;
 - b. The selected bidder commits a breach of any of the terms and conditions of the contract.
 - c. The bidder goes into liquidation voluntarily or otherwise.
 - d. An attachment is levied or continues to be levied for 7 days upon effects of the bid.



- e. The progress regarding execution of the contract by the bidder does not comply with the SLAs proposed in this RFP and the deviations are above the defined threshold limits.
 - f. Deduction on account of liquidated damages exceeds 10% of the total contract price.
 - g. Delay in delivery/installation/commissioning of software and their accessories, beyond the specified period for the same as mentioned in the order.
2. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the bidder.
3. The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the bidder at more favorable terms in case such terms are offered in the industry at that time.
4. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the bidder should continue to provide the facilities to the Bank at the site.
5. Reverse transition mechanism would be activated in the event of cancellation of the contract or exit by the parties or 6 months prior to expiry of the contract. The bidder should perform a reverse transition mechanism to the Bank or its selected vendor. The reverse transition mechanism would be over a period of 6 months post the completion of the 90 day notice period to facilitate an orderly transfer of services to the Bank or to an alternative 3rd party / vendor nominated by the Bank. Where the Bank elects to transfer the responsibility for service delivery to a number of vendors Bank will nominate a bidder who will be responsible for all dealings with the bidder regarding the delivery of the reverse transition services.
6. The reverse transition services to be provided by the vendor shall include the following:
 - a. The vendor shall suitably and adequately train the Bank's or its designated team for fully and effectively manning, operating and maintaining the data center.
 - b. Vendor shall provide adequate documentation thereof.
 - c. The vendor shall jointly manage the data center with the bank or designated team for a reasonable period of time
 - d. The vendor shall assist the bank in relocation of disaster recovery site facility, if desired by the bank.
7. Knowledge transfer: The Vendor shall provide such necessary information, documentation to the Bank or its designee, for the effective management and maintenance of the Deliverables under this Agreement. Vendor shall provide documentation (in English) in electronic form where available or otherwise a single hardcopy of all existing procedures, policies and programs required to support the Services. Such documentation will be subject to the limitations imposed by Vendor's Intellectual Property Rights of this Agreement.
8. Warranties:
 - a. All the warranties held by or in the name of the vendor shall be assigned or transferred as-is, in the name of the bank. The vendor shall execute any and all such documents as may be necessary in this regard.
 - b. The parties shall return confidential information and will sign off and acknowledge the return of such confidential information.
 - c. The vendor shall provide all other services as may be agreed by the parties in connection with the reverse transition services. However, in case any other



services, in addition to the above are needed, the same shall be scoped and priced.

- d. The vendor recognizes that considering the enormity of the assignment, the transition services listed herein are only indicative in nature and the vendor agrees to provide all assistance and services required for fully and effectively transitioning the services provided by the vendor under the scope, upon termination or expiration thereof, for any reason whatsoever.
9. The cost for reverse transition if any should be part of the commercial offer.
 10. During which the existing bidder would transfer all knowledge, knowhow and other things necessary for the Bank or new vendor to take over and continue to manage the services. The bidder agrees that the reverse transition mechanism and support during reverse transition will not be compromised or affected for reasons whatsoever be for cancellation or exist of the parties.
 11. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.
 12. The Bank and the bidder shall together prepare the Reverse Transition Plan. However, the Bank shall have the sole decision to ascertain whether such Plan has been complied with.
 13. The bidder agrees that in the event of cancellation or exit or expiry of the contract it would extend all necessary support to the Bank or its selected vendors as would be required in the event of the shifting of the site

9.17 Intellectual Property Rights

All Intellectual Property Rights in the Deliverables (excluding Pre-existing Material or third party software, which shall be dealt with in accordance with the terms of any license agreement relating to that software) shall be owned by Bank. In the event that any of the Deliverables or work product do not qualify as works made for hire, Bidder hereby assigns to Bank, all rights, title and interest in and to the Deliverables or work product and all Intellectual Property Rights therein.

Notwithstanding the above, any intellectual property developed by a Party that is a derivative work of any pre-existing materials will be treated the same as pre-existing material and the developer of the derivative work will assign all right and title in and to the derivative work to the owner of the pre-existing material.

Residuals. The term "Residuals" shall mean information and knowledge in intangible form, which is retained in the memory of personnel who have had access to such information or knowledge while providing Services, including concepts, know-how, and techniques. There is no restriction on the use of the residual knowledge by personnel upon completion of their assignment with the Bank

Other than as agreed hereinabove, nothing herein shall cause or imply any sale, license (except as expressly provided herein), or transfer of proprietary rights of or in any software or products (including third party) from one party to the other party with respect to work product, Deliverables or Services agreed under this Agreement.



9.18 Corrupt and fraudulent practices

As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

“Corrupt Practice” means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

“Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

9.19 Waiver

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this tender document or subsequent agreement with the other party shall operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this tender document all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

9.20 Violation of terms

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

9.21 Visitorial Rights

The Bank reserves the right to visit any of the bidder's premises without prior notice to ensure that the Bank's equipment hosted at the site are not misused.

9.22 Termination

1. The Bank shall be entitled to terminate the agreement with the bidder at any time by giving ninety (90) days prior written notice to the bidder.
2. The Bank shall be entitled to terminate the agreement at any time by giving notice if:
 - a. The bidder breaches its obligations under the tender document or the subsequent agreement and if the breach is not cured within 15 days from the date of notice.



- b. The bidder (i) has a winding up order made against it; or (ii) has a receiver appointed over all or substantial assets; or (iii) is or becomes unable to pay its debts as they become due; or (iv) enters into any arrangement or composition with or for the benefit of its creditors; or (v) passes a resolution for its voluntary winding up or dissolution or if it is dissolved.
3. The bidder shall have right to terminate only in the event of winding up of the Bank.

9.23 Effect of termination

1. The bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.
2. Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services
3. The bidder agrees that after completion of the Term or upon earlier termination of the assignment the bidder shall, if required by the Bank, continue to provide facility to the Bank at no less favorable terms than those contained in this tender document. Unless mutually agreed, the rates shall remain firm.
4. The Bank shall make such prorated payment for services rendered by the bidder and accepted by the Bank at the sole discretion of the Bank in the event of termination, provided that the bidder is in compliance with its obligations till such date. However, no payment for "costs incurred, or irrevocably committed to, up to the effective date of such termination" will be admissible. There shall be no termination compensation payable to the bidder.
5. Termination shall not absolve the liability of the Bank to make payments of undisputed amounts to the bidder for services rendered till the effective date of termination. Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities or either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination.



10. Disclaimer

The scope of work document is not an offer made by Bank of Maharashtra but an invitation for response based on which the Bank may further evaluate the response or call for alternate or more responses from other Bidders. The Bank has the right to ask for other competitive quotations and can award any part or complete work to another Bidders whom so ever they feel eligible for the same taking into consideration the price and quality.



11. List of Abbreviations

Acronym	Full Form
AM	Approach and Methodology
AMC	Annual Maintenance Contract
ARA	At risk amount
ATS	Annual Technical Support
BOM	Bill of Materials
CB	Commercial Bid
CD	Compact Disk
CRM	Customer Relationship Management
DC	Data Center
DR	Disaster Recovery
EMD	Earnest Money Deposit
FR	Functional Requirements
GUI	Graphical User Interface
IT	Information Technology
DMS	Document Management System
LOS	Loan Origination System
NBFC	Non-Banking Financial Company
NDA	Non-Disclosure Agreement
PB	Project Demonstration & Bid Presentation
PBG	Performance Bank Guarantee
PE	Past Experience
PO	Purchase Order
PoP	Point of Presence
PSU	Public Sector Undertaking
RCA	Root cause analysis
RDBMS	Relational Database Management Systems
RFP	Request for Proposal
SAN	Storage Area Network
SCB	Scheduled Commercial Bank
SI	System Integrator
SLA	Service Level Agreement
TB	Technical Bid
TCO	Total Cost of Ownership
TR	Technical Requirements
LLMS	Loan Lifecycle Management System
EWS	Early Warning Signals
SMA	Special Mention Accounts
NCLT	National Company law Tribunal
DRT	Debt Recovery Tribunal
LMS	Lead Management System
RLOS	Retail Loan Origination System



Acronym	Full Form
CLOS	Corporate Loan Origination System
CBS	Core Banking Solution



12. Annexures

12.1 Annexure 1: Functional & Technical Requirements

Functional Requirements

Document Management System

S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
1	General		
1.1	The system should be an enterprise wide document management system to cater to the need of bank as mentioned in the RFP document.		
1.2	The system should be capable of managing the full lifecycle of various types of documents in the banking operations		
1.3	The Document Management System Application should be fully web-based with preferably no client component installation required on the user's work station.		
1.4	Proposed DMS software should be platform Independent. It should support commonly used open source and proprietary platforms (OS, DB, Web Server, App Server, monitoring platforms etc.)		
1.5	The solution should be secure with complete access and role management features.		
1.6	System should link the life of the document storage to configurable number of years from the date of the account closure. System should automatically prompt the user suggesting an option to archive the files. The life of the document to be calculated at account level as well as document level		
1.7	Solution should preferably have its own viewer with support for viewing documents and should support opening of all types of file in native viewer.		
1.8	The solution should be compatible with technologies and communication platform running with bank. For the purpose, it should be		
1.8.1	<ul style="list-style-type: none"> Compatible with current and previous version of operating systems, such as Windows servers, and Windows desktops etc., running in the bank 		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
1.8.2	<ul style="list-style-type: none"> Communicate using popular network protocols such as IPX/SPX or TCP/IP 		
1.8.3	<ul style="list-style-type: none"> Preferably use an open architecture 		
1.8.4	Solution should be compliant to ODMA, WebDav open source standards		
1.9	The system shall support separate Document/Image server for better management of documents and store only metadata information in database.		
1.10	The proposed scanning solution should support 2D barcode feature.		
1.11	The proposed scanning solution should be capable of auto-classification.		
1.12	In case of documents moving as email attachments, they should be in the form of password protected documents or any other format/mechanism.		
1.13	The proposed solution should support CMIS to support data migration.		
1.14	The proposed solution should store images in a protected and encrypted file storage area.		
1.15	The proposed solution should have the ability to perform spell check.		
2	Document Capture		
2.1	Document Capture Tool should provide a browser based document capturing for scanning as well as auto document categorization. Scanning of documents in batches should be possible. It should also provide image assisted data entry.		
2.2	The scanned A4 page should be of a maximum size 75KB, 200dpi.		
2.3	The scanned A3 page should be of a maximum size 150KB, 200dpi.		
2.4	Scan paper files and digitize them in common imaging format including TIFF, JPEG, PDF etc. and Handle different paper sizes		
2.5	Handle scanning and storage, directly into DMS, of at least 100 – 150 pages per minute		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
2.6	For duplex scanning of documents i.e. both sides of a two-sided document to be scanned in a single pass.		
2.7	The solution should provide online and offline scanning.		
2.8	There should be no limit on the volume of documents and/or pages that can be scanned through the scanning solution at each branch. The OEM is required to provide an undertaking for the same.		
2.9	Support upload of documents scanned by 3 rd party agencies into the DMS		
2.10	Support checking the quality of scanned document and rescan only select documents		
2.11	Scanning and indexing of bulk documents. Scanning through browser plug-in.		
2.12	Scan multiple pages into batches (files) and addition/deletion of pages within each batches at a later stage		
2.13	System should have the ability to provide compression of scanned image files in TIF Format (CCIT group IV format)		
2.14	Provide image processing libraries that support image enhancements such as changing contrast, zoom in/out, cleaning etc. and other imaging features like compression and extraction etc.		
2.15	The document capture /scanning application should have blank sheet/bar code document separator facility and should support TWAIN and ISIS compatible scanners		
2.16	The scanning application should provide the capability to generate bar codes		
2.17	Support automatic segregation of batch as dockets based on barcode, blank-page or any other unique identifier		
2.18	Assign document types (as application form / age proof / residence proof etc.)		
2.19	Easy to use GUI for setting the scanning properties like indexing parameters, document and folder nomenclature, zones for data extraction etc.		
2.20	Support all the special image enhancement functionality offered by the scanner through the driver interface.		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
2.21	Support web based scanning		
2.22	System should support scanning of the document in Black and White/Colour/Grayscale as per requirement		
2.23	Ability to scan images offline and upload in bulk. These images may be bulk upload from a file/folder		
3	Indexing Documents		
3.1	Support following ways to organize documents in an imaging system		
3.1.1	<ul style="list-style-type: none"> Index Fields 		
3.1.2	<ul style="list-style-type: none"> The system shall facilitate manual & automatic indexing using OCR functionality or from other applications 		
3.1.3	<ul style="list-style-type: none"> Create Folder / File Structure basis the predefined configuration of index parameters 		
3.2	Support automated creation of document database indexes (e.g. through bar coding, etc.) on configurable parameters		
3.3	Allow users to customize indexing parameters (e.g. users can create index fields based on customer name, customer number)		
3.4	The system shall support automatic full text indexing for text search		
3.5	Support assigning index fields as mandatory or unique		
3.6	Ability to provide for user-defined indexes for easy search and retrieval of files and folders.		
3.7	Should have facility to add keywords with documents to act as quick reference for the documents		
3.8	Ability to Support Auto indexing using CSV (Comma separated values) import from other applications		
3.9	Support automatic indexing		
3.10	Simplified export of scanned batches into DMS with auto folder/subfolder creation document filing and indexing on user defined fields		
4	Document Acquisition Features		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
4.1	The proposed system should support bulk Import of image and electronic documents through an integrated functionality		
4.2	System should have capability to store the captured document in commonly used formats including TIF, JPEG, PDF etc.		
4.3	The system must enable a user using MS Office to save their work directly into the repository from with the MS application. The user must be able to profile the content while saving the file into repository		
4.4	The solution should support digitization of paper document through multiple channels- scanning, import of pre scanned images, Fax, Browser based scanning etc.		
4.5	Unlimited custom fields (document meta-data)		
4.6	Custom field types (text, date, numeric, and drop down etc.) for various meta-data fields		
5	Version Management		
	The proposed solution should have following features in relation to version management:		
5.1	The solution should have capability to create document version and should have capability to track the document and revisions made.		
5.2	Major and minor version control based on pre-defined parameters and basis user defined inputs		
6	Search and Retrieval		
6.1	The Solution should have capability to support searching of text documents based on user-input character strings, keywords, etc.		
6.2	The Solution should have capability to support search based on multiple parameters using Boolean operators (e.g. AND, OR and NOT, wildcard) and fuzzy text search.		
6.3	The system should have feature to save previously defined search queries or search results. It should have functionality for save and publish common searches for quick access		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
6.4	The Solution should have capability to search on multiple parameters, within the search results		
6.5	The system shall support export of search results in excel or any other format		
6.5.1	System should support <ul style="list-style-type: none"> - Full text search on word or phrase in the document - Fuzzy Logic search - Wildcard search - Proximity search - Lines of context The search result should highlight the hit parameters		
7	Document View		
	The proposed system should have following functionality with respect to viewing the stored documents		
7.1	Support Applet for viewing Image documents		
7.2	Support for viewing documents in an in-built viewer or in native application		
7.3	Functionality to put text, graphic and image annotations with features like highlighting, marking text, underlining, image stamps etc. on document pages		
7.4	Ability to support typical document imaging annotations which include:		
7.4.1	<ul style="list-style-type: none"> • Highlighting images and text in various colors to emphasize words or sections 		
7.4.2	<ul style="list-style-type: none"> • Redacting (blacking-out or whiting-out) images and text to preserve confidentiality 		
7.4.3	<ul style="list-style-type: none"> • Stamping images with words such as FAXED or CONFIDENTIAL, or with signatures denoting approval or denial 		
7.4.4	<ul style="list-style-type: none"> • Attaching sticky notes that contain additional comments 		
7.5	Support standard Image Operations such as deskew, despeckle, rotate, invert, brightness, zoom-in/ zoom-out, zoom percentage etc. without any impact on the readability of the document		
7.6	The Document management system should support Image Editing operations such as page insertion, deletion merge/split pages, etc.		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
7.7	Annotations such as highlighting, stamps or sticky notes, and who can see through redaction. All annotations should be overlaid and not change the actual image.		
7.8	Imaging systems should at least support the most common printer and fax drivers and be able to print images, text and annotations.		
7.9	Support automatic stamping of annotations with user name, date and time of putting annotations. Viewing of annotation should be user based (specific user/user-set should be able to view). The system shall store annotations without tampering the original document. The system shall provide facility of taking print outs with or without annotations		
7.10	Provide for securing annotations for selective users/selective types of documents.		
7.11	Facilitate zoom-in/zoom-out, zoom percentage and Zoom lens to zoom in on a part of image and other image operations like Invert, rotate etc.		
7.12	Ability to cross reference the related documents on user defined inputs or pre-defined configurable parameters. The documents linked to particular document should be visible from the UI		
7.13	Facility to view the stored documents through any of the applications being used by Bank of Maharashtra.		
8	Documents handling		
8.1	Ability to provide for		
8.1.1	• Web-based interface utilizing web 2.0 or latest technology		
8.1.2	• Single document upload (optimized for larger files)		
8.1.3	• Web-based multi-file upload		
8.1.4	• Multiple file download		
8.1.5	• Document export utility		
8.1.6	• Ability to define record retention rules		
8.1.7	• Role-based security with inheritance		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
8.1.8	<ul style="list-style-type: none"> Email subscriptions to notify changes in the document 		
8.2	Ability to modify document identifiers if needed		
8.3	Capability to define various categories of documents for different units like branches. Regional offices.		
8.4	Support annotation (without affecting the original document image) and automatic cropping / masking of whole/any part of the document. This ability should be user defined and also document wise.		
9	Document Delivery and Distribution		
	the system should support following features in relation to delivery and distribution		
9.1	The System shall provide facility to link cross related documents like application form & field report, subject & reply sent etc.		
9.2	Email dynamic links to documents with viewing by authorized users only		
9.3	Share documents scanned across several offices / departments on web-based platform		
9.4	Easy to print by page or by document object.		
9.5	Supports remote print/fax services based on rights		
9.6	The system shall support integration with existing email servers		
9.7	Transmission of documents on network should be secure and preferably encrypted. Bidder should highlight the security mechanism in the technical bid.		
9.8	Supports page-wise streaming for optimization user experience and optimizing bandwidth utilization		
9.9	Imaging systems should have options that allow images to be easily sent with any MAPI (Mail Application Program Interface)-compliant e-mail system and read by recipients who do not have imaging systems.		
9.10	Functionality to enter comment with complete audit trail capturing variables including Date, Time, User etc.		
9.11	Support for collaborative working on documents		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
10	Archival of electronic documents		
10.1	The system should be configurable to comply with Bank of Maharashtra's storage and archival policies at document, folder or index level.		
10.2	Ability to enable automatic movement of documents to online to near-line to off-line storage basis the policies configured.		
10.3	System shall support archival of documents in PDF/A format		
10.4	System shall support viewing of PDF/A document in the native viewer		
11	Scalability and Multi-site Deployments		
11.1	The system support multi-server deployment for scalability, load balancing and fault-tolerance.		
11.2	The solution shall support optimization mechanism, server replication and clustering, to handle large volume of transactions under high load. The mechanism should be highlighted in the technical bid with third party benchmarking done on the performance.		
11.3	Supports deployment of local web-servers across locations, which connects to central Application Server		
11.4	Availability of Fundamental features, like:		
11.4.1	• Broad Availability		
11.4.2	• Comprehensive Security		
12	Access Control		
12.1	A full-featured imaging system must provide these different users with appropriate levels of access, without compromising confidentiality or security.		
12.2	The Document management system shall support definition of Users, Groups and Roles relation in the system		
12.3	The system shall support access permissions on Folders, documents and object level		
12.4	The system shall support multiple levels of access rights (Delete/ Edit/ View/ Print/ Copy or Download)		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
12.5	The system shall allow users to download documents through HTTP depending upon the access rights		
12.6	The system shall support for Print/Mail/Fax of documents on the basis of documents right		
12.7	The system shall support system privileges like Create/Delete Users, Define indexes etc.		
12.8	The system shall support secure login id and passwords for each user and passwords shall be stored in encrypted format in database.		
12.9	The system shall support extensive password validations like passwords must be of minimum 8 characters, shall be alphanumeric, locking of user-id after three un-successful attempts, password expiry, password history so that passwords are not same as previous passwords etc.		
12.10	The system should be secure and have feature for privilege management. It should have the feature to control what folders and documents users can see, and what actions they can perform on those documents (edit, copy, delete, etc.)		
12.11	This system must control access to folders, documents and even redacted images and text in a simple and complete manner. (I.e. blackout or whiteout) which allows security to be controlled down to the individual word level		
12.12	Ability to capture employee details such as name, designation, employee code etc.		
12.13	Should have feature to create/configure user password policies. The password policies should cover:		
12.13.1	• Minimum password length		
12.13.2	• Maximum password length		
12.13.3	• Alpha numeric combination of password		
12.13.4	• Compulsory use of special characters		
12.13.5	• Minimum password age		
12.13.6	• Password expiry period		
12.13.7	• Repeat passwords etc.		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
12.14	All password policies defined should be parameterizable.		
12.15	System to permit access only through password verification		
12.16	User access controls to be defined in the system which could be read access, copy and save access, print access etc.		
13	Security		
13.1	The system shall support Disaster recovery by replicating the data at remote locations		
13.2	The system shall support provide support for HTTP/SSL for secured data transfer		
13.3	The system shall provide LDAP support for integrating with directory services and shall support single sign on		
13.4	The system shall support Extensive Audit-trails at document, Folder and for highest levels for each action done by particular user with user name, date and time		
13.5	The Document management system shall support extensive Reports and audit trails		
13.6	The system should have extensive audit-trails at user, folder and cabinet levels		
13.7	The system shall provide facility to generate Audit trails on separate actions, and between specific date/times		
13.8	The system should have monitoring and audit trail facility to track who is using the system, what documents are being viewed, what actions are being performed on the documents, when these actions are being performed etc.		
13.9	The system shall support integration with PKI infrastructure as well as biometric solution for enhanced security.		
14	Easy Web Administration		
14.1	The system shall support web-based administration module for the complete management of system.		
14.2	The Admin module shall support Users/Groups/Role definition and granting Access Rights to them and set password expiries		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
14.3	The Admin module shall provide easy to use interface for Index structure definition, that can be used by different users		
14.4	The Admin module shall provide interface for purging old audit trail and do selective logging i.e. select the system or application features for, which the audit trails have to be generated.		
14.5	The Admin module shall provide facility to take complete and incremental backups and shall be able to integrate with third party backup solutions.		
14.6	Diagnostics monitoring activities of different components. E.g. Logs consolidation and capturing, missing indexes, audit log size etc.		
14.7	Batch mode support for administrative operations e.g. change ownership, user deletion		
14.8	System should allow user set-up and management to be controlled by a specific system administration module.		
14.9	The passwords for software should adopt strict and complex password policy and should prompt to change the passwords at defined intervals. The user should be able change the password any time.		
15	User Management		
15.1	There should be comprehensive User management system. Bank of Maharashtra should be able to create different levels of users with different powers. There should be templates for a group of users such as Administrators, Zonal managers, Regional managers and Head Office. System should facilitate the creation of different levels of users and assigning different levels rights. There should be provision for disabling a user temporarily or on permanent basis.		
15.2	The access to the software should be based on user-id and password. The software should capable to support two-factor authentication, if the bank decides to adopt the same. Should be able to support digital signature		
15.3	The System should have online help, FAQ, knowledge base feature for all type of user, depending upon their level.		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
	Suitable training to users should be provided and details in this regard have to be furnished in the Bid.		
16	Architecture Considerations		
16.1	The system shall support Multi-tier architecture with each tier fully independent		
16.2	The system should support Remote Image Server for Bandwidth Optimization: The solution should support remote image server architecture wherein content files are saved at the remote location and related metadata in the central server for bandwidth optimization while accessing the documents. The remote data could be replicated on manual or scheduled basis as per the requirement for the bank.		
16.3	The system shall support Scalable architecture to support clustering at each layer i.e. Web server, Application server and Database for Fault Tolerance and Load Balancing.		
16.4	The system shall support distributed Document Repositories for document upload and access at local level, which can be replicated with central repository at scheduled intervals.		
17	Integration Capabilities		
17.1	The Solution should have capability to integrate with existing applications (HRMS, CBS, all applicable modules). It should have integrated Bulk Scanning module.		
17.2	The system should support XML based interfaces for system integration		
17.3	Support direct upload through WebDAV, ODMA Compliant applications		
17.4	Support for replicating images at remote sites for faster retrieval		
17.5	The system shall provide Image processing libraries that support image enhancements, and other imaging features like compression and extraction etc.		
17.6	The system shall support unlimited storage capacity		
17.7	Should be based on open standards and have API support for data import and export		



S.No.	Particulars	Bidder Response (F/C)	Bidder Remarks, If any
17.8	Ability to Support ODMA or WebDAV for integration with desktop applications		
17.9	Proposed DMS should support Document Repository Encryption		
17.10	The solution should support Use client/server architecture with client-side image compression/decompression and server side searching and indexing to minimize traffic loads on the network		
17.11	The solution should have capability to store files in industry-standard formats		

Loan Origination Specification

S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
General Features			
1	Credit Approval Workflow		
2	Workflow with Delegation Level of Authority Routing		
3	Checklist (Advanced) - Standard To do list		
4	Advanced Checklist (Product Wise)		
5	Mail Trigger		
6	Advanced Email Triggers		
7	Document Type including Mandatory and Non Mandatory		
8	Exception Type		
9	Advanced Deviation & Exception Approval Matrix		
10	Online Document Generation (Offer Letter, Control Sheet, Welcome Letter, In-principal Approval letter, Decline Letter, Contract, Pre disbursement compliance sheet/ certificate)		
11	Customized unified desktop showing Customer Activity and Initiation of new cases		
12	Support of Sequential & Committee Like Approval Matrix		
13	Standard Product Advance Search		
14	Customized Advance Search		
15	Eligibility Calculator		



S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
f16	Pre-screening Check from Internal (RLOS) database (Dedupe, Blacklist, AML Check Negative list, World Check etc.)		
17	Pre-screening Check from Internal database (Dedupe Check) and CBS		
18	Pre-screening Check from External database (Dedupe, Blacklist, Negative list, WD, Fraud Collaterals etc.)		
19	360 Degree Process Dashboards		
20	Limit Definition and Approval		
21	Loan Amortization Schedule		
22	Quick Product & Sub Product Setup		
23	Employer TML Segmentation		
24	Ability to apply multiple products in single case/work item		
25	Appraisal Note		
26	Duplicate check / review		
27	Multi-level approval		
28	Configurable to support product features <ul style="list-style-type: none"> Regular Product Parameters Special campaign or category parameters Exceptions (approved through a defined process) 		
29	Ability to capture the Insurance Amount of the loan sought for.		
30	Ability to define Direct Selling Agents		
31	Ability to define and handle front – end and back end subsidies		
32	Ability to define and handle subventions		
Capturing Data/Information			
1	Capturing customer profile		
2	Loan Slider View		
3	Address and Demographic details		
4	KYC		
5	Employment Detail		
6	Co-Applicant Details		
7	Guarantor Details		



S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
8	Capture Referrer Details for Incentive management		
9	Setup Promotions & Offers		
10	Customer Exposure with other banks (Relationship with Other Banks)		
11	Fee & Charge Details		
12	Reference Details		
13	Capture Applicant Asset & Liability details		
14	Capture Applicant Cash Inflow & Outflow details		
15	LOS should be integrated with DMS.		
16	Assign unique customer ID		
Collateral Management			
1	Capturing existing collaterals		
2	Capturing proposed collaterals Ex: Movable, Immovable, Cash equivalents.		
3	Capturing Multiple Collaterals		
4	Unique collateral ID		
Financial Data			
1	Capturing Company's financials and balance sheets up to 03 Years (For Non Individual Cases)		
2	Ratios Calculation		
3	Average Banking Balance Analysis		
Risk Information			
1	Auditor Comments (External / Internal)		
2	Credit Policy Check		
3	Internal Scoring & Risk Rating		
4	Behavioral Score Card		
5	External Risk Rating (Through Integration)		
6	External agency - Legal Verification		
7	External agency - Health Checkup		
8	External agency - Property Valuation		
Profitability			
1	Customer Existing/New Profitability		
Documentation			



S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
1	Post Approval Documentation		
2	Enterprise ECM/DMS document Reference for existing Documents		
3	Bulk Document Scan using DMS		
4	Document Deferral		
5	Document Configuration <ul style="list-style-type: none"> Define Mandatory and Non-Mandatory documents Configuration at applicant, application and asset level 		
6	Document Receipt <ul style="list-style-type: none"> Verification at three levels i.e. applicant, application and asset Linking of scanned documents Waive document 		
Disbursement			
1	Online Account Creation		
2	Drawdown Schedule Configuration		
3	Disbursement - Full & Partial		
4	Amortization Schedule		
5	Multiple Repayment Modes like <ul style="list-style-type: none"> Balloon Moratorium Step up/ down Others 		
Servicing / Other Modules			
1	Customer Prospecting / Lead Management Lead Management <ul style="list-style-type: none"> Manual Lead Creation through front Bulk Lead Creation through excel sheet upload Lead Creation through integration with website, mobile, KIOS etc. Automatic lead assignment to users based on pre-defined logic Manual Lead Assignment/Re Assignment User performance monitoring Lead Dedupe Capture Detailed information of the lead Add and modify lead details Attach, scan documents 		



S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
	<ul style="list-style-type: none"> Initiate leads for multiple products through single application <p>General Features</p> <ul style="list-style-type: none"> Unique Lead ID generation Lead Tracking Monitor Lead status, define SLAs, TATs Audit trail of the lead Automatic reminders for follow-up Automatic internal and external notifications based on different events 360 degree view of the lead. Below details of the lead will be available (more can be configured, if required) <ul style="list-style-type: none"> Lead Details Family Details Wallet Details Existing liabilities with same and other banks Household details Account Details Audit and Decision Log 		
2	Contact Point Verification		
3	Disbursement Module		
4	<p>Verification</p> <ul style="list-style-type: none"> Initiate Perform Accept Reinitiate 		
5	Escalation Matrix		
6	<p>Queue Management</p> <ul style="list-style-type: none"> Automatic allocation of loan applications Manual allocation of loan applications 		
7	<p>Sourcing Channel Details</p> <ul style="list-style-type: none"> Sales Manager Branch Manager Area Sales Manager City Head Regional Sales Manager Zonal Sales head others 		
Misc. features			



S.No.	Retail LOS Features	Bidder Response (F/C)	Bidder Remarks if any
1	Allied Processes (Record Visit, cross selling opportunity etc. during processing of loan)		
2	Standard Text Editor		
3	Multiple Currency support		
4	Straight Through Processing (STP) Configuration		
5	Available on iBPS Platform		
6	Multi-tier rate architecture		
7	Ability to calculate Turn Around Time (TAT)		
Integration Readily Available			
1	Integration with Core Banking System		
2	Integration with Credit Bureau System (E.g. CIBIL etc.)		
3	Integration with External Scoring systems (Ex: Experian, Equifax, High Mark) Other systems like to fetch data from external agencies.		
4	Integration with Mail Server		
5	Integration with Active Directory		
6	Integration with Any Other System		
7	Integration with SMS gateway		
8	Integration with Contact Center		
Advanced Features - Collaterals & Covenant Monitoring			
1	Covenant Monitoring Email Configuration		
2	Collaterals Monitoring Email Configuration		
4	Document Expiry Monitoring		
5	Document Deferral Tracking		
Advanced Features - Mobile / Web Channel			
1	NEMF -Mobile Based Loan Initiation		
2	NEMF -Mobile Based Approval for Senior Management		
3	Web Channel - Initiation from Web Portal, Internet Banking, Loan Aggregator		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
General Features			
1	Standard Credit Approval Workflow		
2	Credit Approval Workflow with Delegation Level of Authority Routing <ul style="list-style-type: none"> • Ability to define sanctioning authority based on loan size, product, etc. • Ability to have multi-level sanctioning matrix • Ability to allow authorized personnel to override credit approval or rejection recommendation • Ability to route the case for committee approval in case of higher loan amounts 		
3	Document Checklist (Product Wise)		
4	Mail Trigger		
5	Document Type		
6	Exception Type <ul style="list-style-type: none"> • Ability to add certain actions/ condition if the application is not fully up to the mark for approval like addition of co-borrower, collateral, etc. • Ability to re-route the case to appropriate officers in case of amendments • Ability to re-route the case of any data change based on which decision was taken • Ability to reject the application with reasons • Ability to re-open the rejected applications 		
7	Online Document Generation: <ol style="list-style-type: none"> 1) Credit Memo (CAM) 2) Facility Offer Letter 3) Executive Summary 4) Decline Letter 5) Control Sheet 6) Pre disbursement Compliance Sheet/ certificate 7) Any other document as needed by the bank 		
8	Customized unified desktop showing Customer Activity and Initiation of new cases		
9	Group Customer Proposal		
10	Standard Product Search with Data Class		
11	Appeal/Modification Management		
12	Define and support loan products <ul style="list-style-type: none"> • Working Capital Loan • Term Loan • Non Fund Based lines (LC, BG, etc.) • Hire Purchase 		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
	<ul style="list-style-type: none"> Any other as per the requirement of the bank 		
13	Advance deviation Management <ul style="list-style-type: none"> Based on pricing rules or demographics Maker checker process for deviation management 		
14	Track Source		
15	Maker Checker		
16	User Management <ul style="list-style-type: none"> Add Users Remove Users Modify User's access Add users to designated roles 		
17	Extensive workflow, parametrization and configurable rules <ul style="list-style-type: none"> Allocate application to specific approvers Skill based allocation of work items Queuing system to allocate based on preset logic Define role, profile, level, branch, location based rules for users Define workflows for credit lines based on current process of bank Dynamic interaction between rules engine and queuing system Define rules using customer level elemental data Define customer eligibility rules based on different parameters 		
18	Define and manage different origination channel		
19	Configurable to support product features <ul style="list-style-type: none"> Regular Product Parameters Special campaign or category parameters Exceptions (approved through a defined process) 		
20	Ability to calculate Turn Around Time (TAT)		
21	Ability to define and handle front – end and back end subsidies		
22	Ability to define and handle subventions		
Customer General Information			
1	Client Sourcing details		
2	Group Detail		
3	Customer General Information & other Detail		
4	Capturing of Parent entity demographics		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
5	Capturing of Co-applicant / Individual & corporate Guarantors / Obligors / Other Stakeholders Information		
6	Shareholding details		
7	Dedupe <ul style="list-style-type: none"> Pre-screening Check from Internal database Pre-screening Check from External database (Blacklist, Negative list, Willful defaulters, Fraud Collaterals etc.) Pre-screening Check from CBS 		
8	Address and Demographic details		
9	KYC Execution		
10	Document Checklist execution		
11	Customer portal for document upload		
12	Fetching of existing customer records based on pre-defined parameters		
Checks (Credit / preliminary Checks)			
1	Preliminary Checks <ul style="list-style-type: none"> 1) Dedupe 2) Blacklist 3) Negative list 4) Watch list 5) SOL 6) Bad Collaterals Check 		
2	Equifax		
3	Experian		
4	UCC		
5	Suffolk County		
6	NAICS		
7	Red Vision		
8	Flood		
9	OFAC		
10	Census Tract		
11	TransUnion		
12	LexisNexis		
13	D&B		
14	Core Logic		
15	Argus		
16	Hoovers		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
17	Reis And Costar		
18	Credit Data Mart		
19	FICO SBSS Score		
Proposal Information			
1	Loan processing for non-individual customers		
2	Customer detailed History/Business & Industry		
3	Group(connection) Structure definition, fetching group exposure,		
4	Sponsor/Cost/Location		
5	Partners Detail (Buyers/suppliers) - Co-Investors		
6	Management Profile		
7	Employee Detail		
8	Developmental Impact		
9	Company Future Plan & Justification of Facility		
10	Relationship Plan		
11	SWOT analysis		
12	Call Report/Unit Visit Report/Personal Discussion		
13	Support Consortium and syndicated facilities <ul style="list-style-type: none"> Lead as well as Member banks In case of member bank, ability to link other bank's assessment, rate of interest, monitoring, documents, etc. In case of Lead or syndicate agent bank, option to define and set up the triggers/alerts in the system to collect initial transaction, fees, compliance reports, repayments throughout the duration of the loan, loan monitoring parameters and overall reporting for all lenders within the deal. 		
Facility Information			
1	Single Loan Application to process multiple Facilities for multiple borrowers (Funded & Non-Funded).		
2	Single Loan Application to process single or multiple Facilities for a single borrower (Funded & Non-Funded).		
3	Prior Sanction/Review		
4	Capturing of Existing & New Facility		
5	Group Exposure Detail		
6	Customer Exposure with other banks (Relationship with Other Banks)		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
7	Limit Tree		
8	Facility assessment methods or score card for small business (SBSS, SBFE, Intelliscore)		
9	Facility wise Terms & Conditions		
10	Fee & charge Detail <ul style="list-style-type: none"> waive or defer charge define different charges, fees and taxes to be collected for various credit product type and customer type facility for commission/ fee management/ payments for DSAs, Valuers, LIEs, lawyers and other third parties RAROC Calculation 		
11	Fee specific to country		
12	Pricing		
13	Repayment methods like <ul style="list-style-type: none"> Balloon Moratorium Step up/ down others 		
14	Loan Amortization		
15	Project funding/appraisal		
16	Master data management of various masters like type of loans, geography, business unit, etc.		
Collateral Management			
1	Capturing Collateral details		
2	Primary Collaterals		
3	Secondary Collaterals		
4	Insurance Information		
5	Generate Technical and Legal Valuation for collateral		
6	Eligibility calculation based on collateral		
Financial Information			
1	Capturing of Business Financials (03 Years Audited and Projected) <ol style="list-style-type: none"> Balance Sheet Income Statement Cash Flow Ratios Global Cash Flow Stress testing 		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
2	Tax Data Return		
3	Capturing of Consolidated financials		
4	Financial Stress Testing/sensitivity analysis		
5	Financial Highlights/Ratios		
6	Financial Analysis Comments - Standalone		
7	Financial Analysis Comments - Group		
8	Financial Risk & mitigates		
9	Recording of covenants		
10	Exposure level references		
Profitability			
1	Customer Existing Profitability/Income		
2	Customer Proposed Profitability		
3	Group Existing Profitability		
4	Group Proposed Profitability		
Account Monitoring (Conduct of Accounts) – indicative list			
1	Deposit		
2	Overdraft		
3	Term Loan		
4	Letter of Credit		
5	Bank Guarantee		
Covenant Monitoring Module			
1	Financial Covenants Monitoring		
2	Non-Financial Covenants Monitoring		
3	Tracking of Management Information		
4	Covenant Trend Analysis		
Risk Information			
1	Peer Group Analysis		
2	Internal Audit Comments		
3	External Auditor Remarks		
4	Stock Market Performance		
5	Single Obligor Limit Prudential (Borrower & Group)		
6	Credit Policy Check		
7	Internal Risk Rating Engine (Borrower)		
8	External Risk Rating (Through Integration)		



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
9	Risk Identification & Mitigation		
CSC/CAC (Primary / Secondary Selection Criteria)			
1	CSC (Customer Selection Criteria)		
2	CAC (Credit Acceptance Criteria)		
Customer Activity			
1	Customized unified desktop showing Customer Activity and Initiation of new cases		
Decision and Remarks			
1	Online Document Generation: 1) Credit Memo 2) Facility Offer Letter 3) Executive Summary 4) Decline Letter 5) Control Sheet 6) Pre disbursement compliance Sheet/ Certificate		
2	Decision and Remarks History		
3	Multiple to & fro movement of work items possible.		
Documentation			
1	Send request to Solicitor / Valuer / Insurer for Evaluation		
2	Send request to DMS / Attorney / Internal to Bank for Document Generation		
3	Mobility/Portal to 3rd party		
4	Document Generation		
5	Document Tracking		
6	Document Deferral		
7	Document Definition (mandatory/ non-mandatory)		
8	Document Verification – (via different user)		
Disbursement			
1	Documentation Execution		
2	Esign/Doc sign		
3	Online Customer Id and Account Creation		
4	Disbursement Checklist		
5	Disbursement Detail		
6	Escrow Account Detail		
7	Drawdown Schedule Setup		
8	Linkage Between facility & Collaterals		
Integration Readily Available			



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
1	Integration with Core Banking System		
2	Integration with Financial Analysis System (E.g. Moody's etc.)		
3	Integration with Other systems like to fetch data from external agencies.		
4	Integration with Mail Server		
5	Integration with Active Directory		
6	Integration with Treasury Management System		
7	Integration with SMS Gateway		
8	Integration with Call center		
Advanced Features - Collaterals & Covenant Monitoring			
1	Covenant Monitoring Email Configuration		
2	Collaterals Monitoring Email Configuration		
3	Limit Expiry Monitoring		
4	Document Expiry Monitoring		
5	Document Deferral Tracking		
Advanced Features - Mobile / iPad/Portal			
1	Mobile Based Loan Initiation(lead capture)		
2	Initiation through Intuitive portal		
3	Approval Through Mobile / iPad		
Reports			
1	Average Process Time Report		
2	Process History Report		
3	Pending cases RM wise report		
4	Facility Details Report		
5	Loan Applications Report		
6	Document Expiry Report		
7	Facility and Collateral Linkage Report		
8	Covenant Expiry Report		
9	Credit Portfolio Report		
10	Credit Score Migration Report		
11	Credit Risk Concentration by Origination date		
12	Query Module		
13	Other reports		
Other modules			



S.No.	Corporate LOS Features	Bidders compliance (F/C)	Bidder's remarks, if any
1	Contact point verification <ul style="list-style-type: none"> different verifications for customers based on application support verification like phone, income, personal, address, etc. 		
2	Review <ul style="list-style-type: none"> Annual review of applications History availability 		
3	Notification Management <ul style="list-style-type: none"> Real time notification of case Alert for disbursement of loan Templates for SMS, Emails, etc. 		
4.	Queue Management <ul style="list-style-type: none"> Automatic allocation of loan applications Manual allocation of loan applications 		
5	Underwriting		

S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
General Features			
1	Credit Approval Workflow		
2	Workflow with DLA Routing <ul style="list-style-type: none"> Ability to define sanctioning authority based on loan size, product, etc. Ability to have multi-level sanctioning matrix Ability to allow authorized personnel to override credit approval or rejection recommendation Ability to route the case for committee approval in case of higher loan amounts 		
3	Checklist (Advanced) - Standard To do list		
4	Advanced Checklist (Product Wise)		
5	Mail Trigger		
6	Advanced Email Triggers		
7	Document Type		
8	Exception Type		
9	Advanced Deviation & Exception Approval Matrix		
10	Online Document Generation (Offer Letter, Control Sheet, Welcome Letter, In-principal Approval letter, Decline Letter, Contract)		



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
11	Customized unified desktop showing Customer Activity and Initiation of new cases		
12	Support of Sequential & Committee Like Approval Matrix		
13	Standard Product Advance Search		
14	Customized Advance Search		
15	Eligibility Calculator		
16	Pre-screening Check from Internal (RLOS) database (Dedupe, Blacklist, AML Check Negative list, World Check etc.)		
17	Pre-screening Check from Internal database (Dedupe Check)		
18	Pre-screening Check from External database (Dedupe, Blacklist, Negative list, WD, Fraud Collaterals etc.)		
19	360 Degree Process Dashboards		
20	Limit Definition and Approval		
21	Loan Amortization Schedule		
22	Quick Product & Sub Product Setup		
23	Ability to apply multiple products in single case/work item		
24	Extensive workflow, parametrization and configurable rules <ul style="list-style-type: none"> Allocate application to specific approvers Skill based allocation of work items Queuing system to allocate based on preset logic Define role, profile, level, branch, location based rules for users Define workflows for credit lines based on current process of bank Dynamic interaction between rules engine and queuing system Define rules using customer level elemental data Define customer eligibility rules based on different parameters 		
25	User Management <ul style="list-style-type: none"> Add Users Remove Users Modify User's access Add users to designated roles 		
26	<ul style="list-style-type: none"> Extensive workflow, parametrization and configurable rules Allocate application to specific approvers 		



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
	<ul style="list-style-type: none"> Skill based allocation of work items Queuing system to allocate based on preset logic Define role, profile, level, branch, location based rules for users Define workflows for credit lines based on current process of bank Dynamic interaction between rules engine and queuing system Define rules using customer level elemental data Define customer eligibility rules based on different parameters 		
27	Track Source		
28	Advance deviation Management <ul style="list-style-type: none"> Based on pricing rules or demographics Maker checker process for deviation management 		
29	Maker-Checker		
30	Project Appraisal <ul style="list-style-type: none"> Standard and Customized project appraisal Build, Import and Assess various financials and business models Generate appraisal note 		
31	Configurable to support product features <ul style="list-style-type: none"> Regular Product Parameters Special campaign or category parameters Exceptions (approved through a defined process) 		
32	Ability to capture the Insurance Amount of the loan sought for.		
33	Ability to define Direct Selling Agents		
34	Ability to calculate Turn Around Time (TAT)		
35	Ability to define and handle front – end and back end subsidies		
36	Ability to define and handle subventions		
Capturing Data/Information			
1	Capturing customer profile		
2	Loan Slider View		
3	Address and Demographic details		
4	KYC		
5	Capture Proposal Details		
6	Co-Applicant Details		



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
7	Guarantor Details		
8	Capture Referrer Details for Incentive management		
9	Setup Promotions & Offers		
10	Customer Exposure with other banks (Relationship with Other Banks)		
11	Fee & charge Detail <ul style="list-style-type: none"> waive or defer charge define different charges, fees and taxes to be collected for various credit product type and customer type facility for commission/ fee management/ payments for DSAs, Valuers, LIEs, lawyers and other third parties 		
12	Reference Details		
13	Capture facility details		
Collateral Management			
1	Capturing existing collaterals		
2	Capturing proposed collaterals Ex: Movable, Immovable, Cash equivalents.		
3	Generate Technical and Legal Valuation for collateral		
4	Eligibility calculation based on collateral		
Financial Data			
1	Capture financial details of the entity		
2	Ratio Calculation		
3	Holding Patterns		
4	Financial Analysis		
Risk Information			
1	Auditor Comments (External / Internal)		
2	Credit Policy Check		
3	Risk Rating		
4	Behavioral Score Card		
5	External Risk Rating (Through Integration)		
6	External agency - Legal Verification		
7	External agency - Health Checkup		
8	External agency - Property Valuation		
Profitability			



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
1	Customer Existing/New Profitability		
Documentation			
1	Post Approval Documentation		
2	Enterprise ECM/DMS document Reference for existing Documents		
3	Bulk Document Scan		
4	Document Deferral		
Disbursement			
1	Online Account Creation		
2	Drawdown Schedule Configuration		
3	Disbursement - Full & Partial		
4	Amortization Schedule		
5	Multiple Repayment Modes like <ul style="list-style-type: none"> Balloon Moratorium Step-up/ down Others 		
6	Subvention		
Servicing / Other Modules			
1	Customer Prospecting / Lead Management Lead Management <ul style="list-style-type: none"> Manual Lead Creation through front Bulk Lead Creation through excel sheet upload Lead Creation through integration with website, mobile, KIOS etc. Automatic lead assignment to users based on pre-defined logic Manual Lead Assignment/Re Assignment User performance monitoring Lead Dedupe Capture Detailed information of the lead Add and modify lead details Attach, scan documents Initiate leads for multiple products through single application General Features <ul style="list-style-type: none"> Unique Lead ID generation Lead Tracking 		



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
	<ul style="list-style-type: none"> Monitor Lead status, define SLAs, TATs Audit trail of the lead Automatic reminders for follow-up Automatic internal and external notifications based on different events 360 degree view of the lead. Below details of the lead will be available (more can be configured, if required) <ul style="list-style-type: none"> Lead Details Family Details Wallet Details Existing liabilities with same and other banks Household details Account Details Audit and Decision Log 		
2	Contact Point Verification		
3	Disbursement Module		
4	Notification Management <ul style="list-style-type: none"> Real time notification of case Alert for disbursement of loan Templates for SMS, Emails, etc. 		
5	Queue Management <ul style="list-style-type: none"> Automatic allocation of loan applications Manual allocation of loan applications 		
Misc. features			
1	Allied Processes (Record Visit, cross selling opportunity etc. during processing of loan)		
2	Standard Text Editor		
3	Multiple Currency support		
4	Straight Through Processing (STP) Configuration		
5	Available on iBPS Platform		
6	Multi-tier rate architecture		
Integration Readily Available			
1	Integration with Core Banking System		
2	Integration with Credit Bureau System (E.g. CIBIL etc.)		
3	Integration with External Scoring systems (Ex: Experian, Equifax, High Mark) Other systems like to fetch data from external agencies.		
4	Integration with Mail Server		



S.No.	MSME LOS Features	Bidder Response (F/C)	Bidder Remarks if any
5	Integration with Active Directory		
6	Integration with SMS Gateway		
7	Integration with Any Other System		
8	Integration with Contact Center		
Advanced Features - Collaterals & Covenant Monitoring			
1	Covenant Monitoring Email Configuration		
2	Collaterals Monitoring Email Configuration		
4	Document Expiry Monitoring		
5	Document Deferral Tracking		
Advanced Features - Mobile / Web Channel			
1	NEMF -Mobile Based Loan Initiation		
2	NEMF -Mobile Based Contact Point Verification		
3	NEMF -Mobile Based Approval for Senior Management		
4	Web Channel - Initiation from Web Portal, Internet Banking, Loan Aggregator		

S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
General Features			
1	Credit Approval Workflow <ul style="list-style-type: none"> Ability to define sanctioning authority based on loan size, product, etc. Ability to have multi-level sanctioning matrix Ability to allow authorized personnel to override credit approval or rejection recommendation Ability to route the case for committee approval in case of higher loan amounts 		
2	Workflow with DLA Routing		
3	Checklist (Advanced) - Standard To do list		
4	Advanced Checklist (Product Wise)		
5	Mail Trigger		
6	Advanced Email Triggers		
7	Document Type		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
8	Exception Type <ul style="list-style-type: none"> Ability to add certain actions/ condition if the application is not fully up to the mark for approval like addition of co-borrower, collateral, etc. Ability to re-route the case to appropriate officers in case of amendments Ability to re-route the case of any data change based on which decision was taken Ability to reject the application with reasons Ability to re-open the rejected applications 		
9	Advanced Deviation & Exception Approval Matrix <ul style="list-style-type: none"> Define deviations based on rules for pricing, demographics and other parameters Maker checker process for deviation approval 		
10	Online Document Generation (Offer Letter, Control Sheet, Welcome Letter, In-principal Approval letter, Decline Letter, Contract, Pre disbursement compliance sheet/ certificate)		
11	Customized unified desktop showing Customer Activity and Initiation of new cases		
12	Support of Sequential & Committee Like Approval Matrix		
13	Standard Product Advance Search		
14	Customized Advance Search		
15	Eligibility Calculator		
16	Pre-screening Check from Internal database (Dedupe, Blacklist, AML Check Negative list, World Check etc.)		
17	Pre-screening Check from CBS		
18	Pre-screening Check from External database (Dedupe, Blacklist, Negative list, WD, Fraud Collaterals etc.)		
19	360 Degree Process Dashboards		
20	Loan Amortization Schedule		
21	Quick Product & Sub Product Setup		
22	Employer TML Segmentation		
23	Ability to apply multiple products in single case/work item		
24	Extensive workflow, parametrization and configurable rules <ul style="list-style-type: none"> Allocate application to specific approvers Support parallel and sequential workflow Skill based allocation of work items Queuing system to allocate based on preset logic Define role, profile, level, branch, location based rules for users Allocate relocate cases from one user to other 		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Define workflows for credit lines based on current process of bank Dynamic interaction between rules engine and queuing system Define rules using customer level elemental data Define customer eligibility rules based on different parameters 		
25	User Management <ul style="list-style-type: none"> Add Users Remove Users Modify User's access Add users to designated roles Allow users to define/ modify limits 		
26	Sourcing Management		
27	Project Appraisal <ul style="list-style-type: none"> Standard and Customized project appraisal Build, Import and Assess various financials and business models Generate appraisal note 		
28	Configurable to support product features <ul style="list-style-type: none"> Regular Product Parameters Special campaign or category parameters Exceptions (approved through a defined process) 		
29	Ability to capture the Insurance Amount of the loan sought for.		
30	Ability to define Direct Selling agent		
31	Ability to calculate Turn Around Time (TAT)		
32	Ability to define and handle front – end and back end subsidies		
33	Ability to define and handle subventions		
Capturing Data/ Information			
1	Capturing customer profile		
2	Loan Slider View		
3	Address and Demographic details		
4	KYC		
5	Employment Details		
6	Loan Details		
7	Co-Applicant Details		
8	Guarantor Details		
9	Setup Promotions & Offers		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
10	Customer Exposure with other banks (Relationship with Other Banks)		
11	Fee & Charge Details <ul style="list-style-type: none"> Define fees, charges and taxes for different products and customers Collect fees and charges based on checklist of generated charges 		
12	Reference Details		
13	Capture Land Holding details		
14	Capture Applicant Asset & Liability details		
15	Capture Applicant Cash Inflow & Outflow details		
16	Capture existing seasonal crop cultivation pattern, land size, crop insurance, etc.		
Collateral Management			
1	Capturing existing collaterals		
2	Capturing proposed collaterals Ex: Movable, Immovable, Cash equivalents.		
3	Define different attributes for collaterals in the system		
4	Ability to calculate eligibility based on collateral value and NPV		
Financial Data			
1	Capturing financial details		
2	Financial Assessment <ul style="list-style-type: none"> Ratios Sensitivity analysis 		
3	Limit Calculation <ul style="list-style-type: none"> Interchangeability between limits Multiple level of sub limits 		
Risk Information			
1	Auditor Comments (External / Internal)		
2	Credit Policy Check		
3	Internal Scoring & Risk Rating		
4	Behavioral Score Card		
5	External Risk Rating (Through Integration)		
6	External agency - Legal Verification		
7	External agency - Health Checkup		
8	External agency - Property Valuation		
Profitability			
1	Customer Existing/New Profitability		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
Documentation			
1	Post Approval Documentation		
2	Enterprise ECM/DMS document Reference for existing Documents		
3	Bulk Document Scan		
4	Document Deferral		
Documentation			
1	Online Account Creation		
2	Drawdown Schedule Configuration		
3	Disbursement - Full & Partial		
4	Amortization Schedule		
5	Multiple Repayment Modes like <ul style="list-style-type: none"> Balloon Moratorium Step-up/ down Others 		
Servicing/ Other Modules			
1	<p>Customer Prospecting / Lead Management</p> <p>Lead Management</p> <ul style="list-style-type: none"> Manual Lead Creation through front Bulk Lead Creation through excel sheet upload Lead Creation through integration with website, mobile, KIOS etc. Automatic lead assignment to users based on pre-defined logic Manual Lead Assignment/Re Assignment User performance monitoring Lead Dedupe Capture Detailed information of the lead Add and modify lead details Attach, scan documents Initiate leads for multiple products through single application <p>General Features</p> <ul style="list-style-type: none"> Unique Lead ID generation Lead Tracking Monitor Lead status, define SLAs, TATs Audit trail of the lead Automatic reminders for follow-up Automatic internal and external notifications based on different events 360 degree view of the lead. Below details of the lead will be available (more can be configured, if required) Lead Details Family Details Wallet Details 		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Existing liabilities with same and other banks Household details Account Details Audit and Decision Log 		
2	Contact Point Verification		
3	Disbursement Module		
4	Queue Management <ul style="list-style-type: none"> Automatic allocation of loan applications Manual allocation of loan applications 		
Misc. Features			
1	Allied Processes (Record Visit, cross selling opportunity etc. during processing of loan)		
2	Standard Text Editor		
3	Multiple Currency support		
4	Straight Through Processing (STP) Configuration		
5	Available on iBPS Platform		
6	Contact point verification <ul style="list-style-type: none"> different verifications for customers based on application Support verification like phone, income, personal, address, etc. Ability to trigger alert to initiate field verification 		
7	Review <ul style="list-style-type: none"> Annual review of applications History availability 		
8	Notification Management <ul style="list-style-type: none"> Real time notification of case Alert for disbursement of loan Templates for SMS, Emails, etc. 		
9	Multi-tier rate architecture		
Integration Readily Available			
1	Integration with Core Banking System		
2	Integration with Credit Bureau System (E.g. CIBIL etc.)		
3	Integration with External Scoring systems (Ex: Experian, Equifax, High Mark) Other systems like to fetch data from external agencies.		
4	Integration with Mail Server		
5	Integration with Active Directory		
6	Integration with Any Other System		



S.No	Agriculture LOS Features	Bidder Response (F/C)	Bidder Remarks (if any)
7	Integration with Contact Center		
Advanced Features - Collaterals & Covenant Monitoring			
1	Collaterals Monitoring Email Configuration		
2	Covenant Monitoring Email Configuration		
2	Document Expiry Monitoring		
3	Document Deferral Tracking		
Advanced Features – Mobile/ Web channel			
1	NEMF -Mobile Based Loan Initiation		
2	NEMF -Mobile Based Contact Point Verification		
3	NEMF -Mobile Based Approval for Senior Management		
4	Web Channel - Initiation from Web Portal, Internet Banking, Loan Aggregator		

Project Finance

S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
1	Ability to capture project details like – <ul style="list-style-type: none"> Project status promoters of the project Industry norms type of facilities requested security offered pricing 		
2	Ability to analyze cost of project and means of finance.		
3	System should have functionality to initiate a request for Techno Economic Viability Study of the project. Also, provide an option to upload the TEV study report.		
4	Capture the financial data of the customer <ul style="list-style-type: none"> both current and projections profit and loss statements balance sheet statements Projected cash flows. 		
5	Ability to host different formats of Financial Statements for different customer segments.		
6	Ability to project the financials up to years specified by the bank		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
7	Ability to run sensitivity checks on various parameters like increase/decrease in <ul style="list-style-type: none"> Revenue/income raw material cost expenses interest rate others 		
8	Ability to generate Discounted cash flow and calculate Net present value and Internal rate of return.		
9	Ability to perform/store risk analysis like <ul style="list-style-type: none"> project completion risk financial risk management & operation risk economical & social risk political risk etc. 		
10	Ability to define varied drawdown schedules like <ul style="list-style-type: none"> full partial tranche event based 		
11	Ability to define various type of repayment schedules based on project cash flows.		

Credit Monitoring

S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Functional Overview			
1	The solution should have an audit, alert and follow up model		
2	Solution should have capability of interfacing with existing audit Solutions of the bank		
3	Solution should have capability of directly accepting audit comments from <ul style="list-style-type: none"> Credit Audit Statutory Audit Long Form Audit Report Stock Audit 		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Concurrent Audit Compliance Audit Asset Performance Review 		
Audit			
1	Solution should have the feature of defining an audit (Eg: Type of audit, Audit Period, Start/End Date, Auditors, Expiry Date of audit comments, Due date for next audit)		
2	Solution should have the feature of defining the audit formats based on audit definition		
3	Customer data (Eg: limits, facilities, sanction order conditions) relevant for audit to be made available in the solution		
4	Solution should able to display the brought forward comments of previous audits with appropriate tagging (customer name, year, categorization etc.)		
5	Solution should be able to band the comments into different categories (Eg: Serious, Major, Moderate & Minor) based on risk, priority etc.		
6	Solution should be able to intelligently able to prompt vulnerable areas based on past observations		
7	The solution should have a appendable & configurable comments pertaining to above types of audits (Eg: Stock due and not done, Sanction order conditions not complied with, Party did not submit financial statements)		
8	Solution should have an integrated case management/workflow for audit comments		
9	Solution should generate audit reports with the required details		
10	Solution should generate dashboards on comments with required details		
11	Solution should provide for risk categorization of branch & customer based on audit comments		
Alert & Follow up			
1	The solution should have a appendable & configurable alerts pertaining to above types of audits		
2	Solution should be able to display the banding of comments inherited from the audit module		
3	Solution should be able to assign pre-fixed resolution time for audit comments		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
4	Solution should be able to mark with status for the comments (Eg: Resolved, Unresolved, Partly resolved)		
5	Solution should be able to give alerts based on risk, priority or resolution status		
6	Solution should have an option to carry-forward of comments to subsequent periods		
7	Recording of adverse comments noted in multiple/consortium banking accounts/meetings		
8	Solution should be able to give individual and consolidated reports on the status		
9	Solution should be able to give individual and consolidated dashboards on the status		
10	Solution should be able to integrated to mail gateway		
11	Solution should have an integrated case management for alerts		
Portfolio management			
1	Ability to generate drilldown report on portfolio concentration, industry, geography, assets category, risk rating wise etc.		
2	Ability to generate reports on daily basis for all overdrawn / irregular accounts. This should be generated facility/ borrower or RM Portfolio wise		
3	Ability to monitor Share/ Bond Price - system to perform search on external party/ capital market websites like Bloomberg and pull the required stock price. This price to be compared with pledged value and in case of erosion in value of collateral/ stock price, system will generate alert. Also, escalate any significant change in the stock value to higher management of the bank		
4	Ability to generate Sector wise/RM wise/unit wise reports for pending review/renewal accounts.		
5	Ability to generate the report for non-compliance of any covenants		
6	Ability to perform periodic search on CERSAI for all the collaterals mortgaged with the Bank (Borrower wise). After analyzing, it will generate the summary of mortgage position of the collateral. In case any other bank has created charge on the same collateral, it will highlight or generate alert for the borrower.		



Collection & Recovery

S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Collections - Regular Follow-up			
1	User-defined watch-lists <ul style="list-style-type: none"> Tag loan accounts to watch-lists. Ability to define specific actions to be taken on loan accounts 		
2	Allocate cases to appropriate delinquency buckets		
3	Define multiple cycles (e.g. 15th day of month, 30th day of month) for delinquency tracking and actions and assign cases to cycles		
4	Record all follow-up actions with date and time and alert users of next actions		
Case Allocation			
1	Define queues and allocate all delinquent accounts using rules.		
2	Configuration of rules based on <ul style="list-style-type: none"> Product Bucket Principal balance Collection behavior score Cycle region/ city Pin code TAT Others 		
3	Allocate delinquent cases to users for action based on pre-defined logic		
4	Provision for inputting collector capacity each month based on leave schedules, new hiring, attrition etc.		
5	Provision for inputting the maximum ACR (account per collector ratio) acceptable, based on collector vintage and/or efficiency.		
6	Allocation should be possible to the level of not just an external collection agency, but to a team leader/field collector /tele-caller at the Agency itself.		
7	Availability of productivity/ efficiency reporting <ul style="list-style-type: none"> Agency level Team level Collector level Others 		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
8	<p>Mandate ordering of queues allocated to a specific collector</p> <ul style="list-style-type: none"> Collection Strategy Queue Prioritization <p>Example: ensuring that all collectors call “Broken promise” queued accounts first, before moving on to other queues.</p>		
9	<p>Specification of ‘call back” times as per feedback received from customers / their representatives</p> <ul style="list-style-type: none"> Account should pop up at the relevant time in the work queue for that collector. 		
10	<p>Feasible built in controls</p> <p>such as ‘no promises can be taken beyond x days’ or ‘minimum promise amount = EMI’ etc.</p>		
11	Back-up of the daily delinquency status		
12	Trail upload of visit attempts & contacts/ PTPs directly from an agency /agent through the web or a hand-held device.		
13	Assessment of agency & agent level productivity		
14	Variable Compensation structures		
Assignment Process			
Assignment			
1	Before system assignment of delinquent accounts, the delinquent accounts/case should be sequenced by the overdue days and Delinquent amount (from the most to the less).		
2	System assignment of delinquent accounts depend on conditions defined by Bank of Maharashtra.		
3	System assignment should be segment about the customer payment behavior model as the collection scoring and is delivered to intended collector.		
4	Provision for Allocation monitor		
5	Provision for All collection account reassignments made online in real-time		
6	The system should check the maximum loading for collector. The supervisor can then reassign cases to other phone collector.		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	It can be one by one selection to reassign but it should have functionality to select all collection account reassignment if have more than one collection accounts reassignment etc.		
7	Provision to Manage and review accounts across all collection portfolios.		
8	Provide system monitoring assistance on action such as payment and promise to pay via system alerts.		
9	Provision to Monitor their own daily performance with a real-time dashboard and tallies.		
10	Memo, a message is appended to the delinquent accounts/cases in the collection progress including the promise to pay or appointment PTP and is delivered to the intended user.		
11	Appointment calendar should be online dairy to remind the collector of the appointment made with the customers.		
12	After the collector could make Promise to Pay , this system should automatically calculate the penalty fee and GST for penalty to inform the customers.		
13	Customer and delinquent accounts/cases search (Inquiry relevant information) by products or by the collectors <ul style="list-style-type: none"> • Customer Inquiry • Account Inquiry • Statement Inquiry • Payment Inquiry • Note, Message etc. 		
14	Promise to pay handling with a single or multiple payment commitments including the promise to pay overdue amount. <ul style="list-style-type: none"> • Update promise to pay (PTP) 		
15	Log all maintenances for the historical review		
16	This system should export collection data to use the MIS report or analytical reports in any format.		
17	System should automatically allocate collectors on the basis of customer profile and user defined logic. Provision for Dedicated assignment for intense follow-up on moderate risk accounts - By delinquent days range ((segment collection by days) - By amount range		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	- By region/Branch/category wise/outstanding etc.		
18	Automated allocation logic/user defined Manual and auto allocation to the vendors on the basis of logic defined on system.		
19	Ability to transfer or assign a single case to another business unit(eg agency)		
20	Provision for Bucket wise customer allocation & follow ups		
21	Provision for Allocation of the case to the teams		
22	Provision for Bucket wise customer allocation and follow up based on the dynamic allocation logic		
23	Provision for Allocation of accounts to different collection agencies located in different countries		
User Capacity Planning			
1	Provision for Resource Planning/ Work Load balancing		
2	Provision for Checking the maximum loading for collectors		
3	The maximum loading for collectors should be set up		
4	The collection system should automatic check the maximum loading of phone collectors in real time if phone collector has over the maximum loading, the system should show the warning to supervisor about the maximum loading for collectors and provide the reassignment to the other collector.		
5	Provision for Capacity Planning		
Escalation			
1	Work flow mechanism for the decision required at different levels.		
2	Escalation of work items		
Define Relationship / Customer Level Exposure			
1	Functionality to access all linked loans of the customer		
2	Multiple Relationship screens - Ability to show all products for a customer on one screen to accommodate the collector to handle multiple relationship for the same customer.		
Work Plan/ Work List			
1	Inbox with load count for quick access to accounts		
2	Capability to define states for accounts. The states are used to generate work lists for collectors. These work lists can be		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<p>prioritized based on our requirements. States will enable collectors to manage the progress and status of accounts tracked.</p> <p>Examples of states are:</p> <ul style="list-style-type: none"> • X01 - Waiting to be called • X02 - Small Balance / Fees • X03 - Broken Promise • X04 - Broken Promise Review • X05 - Pending Promise 		
3	Report from the system should show the total delinquent accounts/ cases and the delinquent amount		
4	<p>Team inquiry for a supervisor monitoring screen which provide a complete view of:</p> <ul style="list-style-type: none"> • collection team • cases which were assigned to the collectors 		
5	Provision for future action and follow up prioritization		
6	Provision for Sort and view cases assigned to them according to their preferred sequence.		
7	Provision for Collector to access their respective work list via the collector work screen.		
8	Provision for Work List (account assigned to collector)		
9	Provision for Priority List which shows accounts scheduled for current day and backlogs, if any		
10	Provision for collector to reschedule some of their tasks to other days with the lower volume.		
11	Support the functionality for the employee to lists all accounts to be worked today, and sorts them into work categories. The employee then selects a category to work, prioritize the accounts, and starts working them. Basis his bouncing status scoring can be assigned.		
12	Support provision for Work flow mechanism for the decision required at different levels.		
Case Action			
1	<p>Show an account as overdue</p> <ul style="list-style-type: none"> • Amount due on a contracted date is not received, the account becomes overdue by 1 day on the day following Grace Period (if any) 		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> An account shall be classified as an NPA, after 90 days in system 		
2	Comprehensive search mechanism <ul style="list-style-type: none"> Loan code EMI dues Branch Pre EMI Due 		
3	Provide list of pending activities and due-date by user		
4	Escalation matrix to be configured as part of the workflow based on business rules e.g. automatic escalation of case from Branch to Zone if action is not taken within pre-defined time or it should be possible to automatically forward case to separate queues for 'non-starters', 'broken promises' etc. i.e. the system should identify such cases & queue them separately for each cycle, city and team.		
5	Telephonic interface to call the customers directly from the online dial pad.		
6	Perform bulk actions on a group of loan accounts and automatically post the activity to individual accounts & maintain audit trail Eg. Reminder letters to be sent to bulk loan accounts can be generated from a common interface.		
7	Updation of master customer data (e.g. current address) through the recovery interface with appropriate authorizations		
8	Capture the correspondence address preference <ul style="list-style-type: none"> Property Address Work location Guarantor Others 		
9	Manual forwarding of accounts to queues for 'skips', 'special hours calling' etc.		
Recoveries- Legal Action- Follow up			
Case Action			
1	Workflow for allocation of default cases for analysis and next action to be specified (role-based access) so that accounts can move from stage to stage on system and a		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	summary status can be generated, indicating # account and recoverable, amount pending at each legal stage. Example filed case under Sec/138; SARFAESI /DRT process being followed; awaiting court order for repossession, property under bailiff's possession; 1st auction held etc		
2	Ability to define the workflow for the approval of the recommended action on the case. <ul style="list-style-type: none">Repo Approval matrixSale Approval Matrix		
3	System should allow role-based access for over-riding of actions recommended and approved actions.		
4	Ability to track the time lag between stages.		
Allocation of cases to advocates			
1	Allocate cases to specific panel advocates based on system generated options		
2	Maintain the history of legal action taken on the case and recommend next best action based on pre-defined rules		
3	Capture details such as current status of case (e.g. suit filed), guarantee details, claim/refund details, decree details, petition details, advocate details		
Section 138 / SARFAESI Activity			
1	Workflow for tracking of cases in SARFAESI / Sec 138 with necessary approvals enabled through the system workflow		
2	Facility to segregate and generate information on SARFAESI / Sec 138 accounts based on their status namely <ul style="list-style-type: none">Suit filedDecreedLegal action waivedLPD range wise/court/DRT case wise / EP filed/Trial period wise		
3	Automatic reminders for internal users and panel advocates based on next action date captured in the case, and also update actions taken against prescribed action		
4	Ability to configure and print		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> possession notice sales notice other notices 		
5	Capturing of valuation details of SARFAESI property		
6	Automatic communication to a pre-defined email ID (property services) for cases repossessed under SARFAESI		
7	Functionality to track and manage inventory of repossessed properties and sales process including entry of parameters like auction date, sale price, etc.		
8	Capture and Monitor advocate fee and legal charges incurred against individual loan accounts and same need to be shown against the loan account		
Basic Litigation Data			
1	<p>System should have facility to capture / Provision to maintain details of suit filed details borrower / account wise:-</p> <ul style="list-style-type: none"> Customer ID Customer Details Unique Case ID per case Unique File ID Number Advocate details Suit No Date of filing Date of hearing (ALL DATES) and should have facility to capture details Amount of suit Accounts under the suit Court(s) Nature of suit (Money/Mortgage etc.) Charges paid Stages of suit Date of decree Date of a. Preliminary decree b. final decree Date of execution of decree Details of appeals if any 		
2	The system should have the facility to capture comprehensive data pertaining to a case - Borrower and Co-Borrower's information, Guarantor's information, Any other interested party information, Collateral information with valuation and any such other data that the Bank may need.		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
3	The system should have facility to create Advocate & Lawyer master with address, email, mobile number etc. and to assign multiple branches and multiple cases at HO and RO levels		
4	The system should have facility to record details of Legal Officers / Recovery Agents and assignment of branches to Legal Officers / Recovery Agents.		
5	The System should provide Work-flow based management for pre-suit approval from business, legal and management authorities for the permission for filing suit / application, the higher level user can be informed of pending Permission / approval		
6	The system should have the functionality to record details of other Legal action taken against a borrower such as Lok Adalat, Compromise Settlements, etc.		
Suit / Application Proceeding details			
1	<p>The system should have the functionality to record</p> <ul style="list-style-type: none"> • Name of the court • Date of filing of suits • Claims • Date up to which interest is charged • Rate of interest claimed • Name of the advocate • Security details • Status of service of summons • Filing of written statement • Filing of evidence • Hearing and argument • Judgement • Decree of suit proceedings 		
2	In case, suit is filled as a follow up of SARFAESI action, there should be linkage of suit details with SARFAESI details		
3	<p>In case of DRT, the application should have the functionality to record</p> <ul style="list-style-type: none"> • The name of DRT • Date of filing OA • Claim in OA • Date up to which interest is charged • Rate of interest claimed • Name of advocate 		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Security details Status of service of summons Appearance of parties Written statement Rejoinder Claim affidavit with original documents orders and recovery certificate Details of recovery proceedings <ul style="list-style-type: none"> date of demand notice service of notice filing of property details statement of claim non-encumbrance certificate and valuation report with the recovery officer fixing reserve price appointment of receiver attachment Proclamation of sale, sale notice and conducting sale. 		
4	The system should have the functionality to input Suit Stay details and Withdrawal details, restoration petition, writ petition etc.		
5	The system should provide Facility to extract / record Arbitration proceedings and their status.		
Post Suit Actions			
1	The system should provide functionality to extract / record various stages of Post – Suit details viz. Revision Petition, recall petition, petition to set aside exparte orders, Appeal against Judgment, Execution of Decree, Execution of R.C. and Insolvency petitions		
2	The system should support One-time settlement process.		
3	The system should support multiple sales of assets of a borrower. The system should support sale process such as Auction.		
Settlement Write Off			
1	Write-off functionality and approval through a defined workflow		
2	Ability to handle collateral liquidation as part of the settlement process		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
3	Ability to capture settlement terms with a workflow for approval of the case with assigned authority		
4	Facility to record the details of one time settlement (OTS) and generate report for write-offs by date, location, customer category, scheme or product		
5	System should consider all advocate fees and legal charges associated with the recovery to calculate the final settlement amount for the loan account		
6	When a customers' account has been written-off, the employee may still be able to recover the funds and when this occurs the funds can be placed in the loss recoveries receivables		
7	Maintain a list of settled accounts and check when the same customer comes for availing loan		
Miscellaneous Litigation			
1	The system should have features to add / record service matter /suits filed by officer / staff / ex-Staff stage of proceedings and the outcome of such litigation.		
2	The system should have features to add / record Criminal complaints filed by bank or against the bank along with the outcome of such cases.		
3	The system should have facility to extract / record details of Claims Against Bank not acknowledged as Debt		
4	The system should have facility to extract / record details of complaints from customer / other entities in the District, State/National level Commission/ Forum. The system should also record Bank's complain which has been filed in such forum.		
5	The system should provide for an option for discovery of new Litigation against Bank by Customer / Service Provider / Staff / Ex-Staff and others		
6	The system should have features to add / record details of Sec-138 NI Act 1881 such as Date of Return of Cheque, Date of Notice to Defaulter, Date of filling of case, Stage of trial and outcome of the proceedings.		
Incentives and Commissions			
1	System should be able to facilitate calculation of incentives or commissions to be paid to internal collections staff or external agencies based on collection/ recovery targets defined		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Agency Payout			
1	Billing generation for external agencies and lawyers, upload of the status updates files received from external agencies and lawyers to the system		
2	Provide the output of the performance success and also calculate the incentive performance success.		
Contact Recording			
1	<p>The system should have a screen which will be used to enter information regarding the activity of the collectors, like:</p> <ul style="list-style-type: none"> • Collector ID • Entry date • Status of the activity (such as whether contact was a visit/call or no Response are also entered) <p>The collector should also be able to set the next contact date and which cannot be more than the predefined entered during set-up.</p>		
2	Provision to enter Customer's Finance information, last payment information, and contact information. The comments field is used to enter important information regarding the customer's preferred timings reason for default etc.		
3	Provision for allowing the collectors to keep information about the customer's promises. The collector keeps track of the date on which he contacted the customer, the promised date (when the collector should contact next), and the promised amount at that date.		
4	Facility to pull down follow-up activities undertaken.		
5	System's recovery module should monitor the status of recoveries and follow-up dates.		
6	Maintain Case Diary		
7	Customer follow up & updates.		
8	The system should have collector work screen which shows the appointment calendar, Workload indicator, bookmarks which mark the accounts require urgent or special attention, and relevant information to be collected.		
Collection Recording			
1	Track reconcile and report customer payment		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Settlement Recording			
1	maintain an internal diary (i.e. the system to keep track by generating pop-ups and bring-ups to remind users) to facilitate management of activities like: <ul style="list-style-type: none"> • Full and final settlement arrangements for payment of debts • Monitoring of the proposal • Fit for settlement 		
2	The system should have waiver of debt and settlement arrangements		
Supervisory Review			
1	Supervisor screen to monitor the Collector activity at any point in time.		
2	Support the supervisor to route/re-route accounts. Access available with: <ul style="list-style-type: none"> • Collection Manager • Collection Supervisor 		
Receipt Book Management			
1	Cash collection mode -Cash/Collection/DD System should have functionality to except all the modes of payment.		
2	Support collection update with receipt number/map with collection agency/linked to billing. Without receipt no. collection payment should not be posted and the same should be linked with Vendor id and allocation of Receipt book.		
3	Generate unique vendor codes and the same should be linked with Receipt books		
Cost Benefit Analysis			
1	Facilitate proper record keeping of the management costs such as professional fees, calls made, visits made, legal cost in recovery, receivership costs, auctioneers costs, investigators costs, provisions & write off and miscellaneous costs paid for non-performing accounts.		
Auto pop alert			
1	Alerting a collector on the account loading situation of the intended appointment or review date.		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
2	Facilitate the generation of pop up if not attempted or no trail from last few days of an account.		
Support			
Various Roles			
1	The system should support various roles involved during the collections lifecycle including, but not limited to the following: <ul style="list-style-type: none"> Collector Collection Supervisor Collection Manager 		
Support of various product types			
1	Definition of various product types should be supported within the solution. This functionality should be parameterized and should not require software development.		
Repayment and Monitoring			
1	Monitoring of delinquent accounts and bad debts account management in litigation process.		
Collection Processing			
1	Enable statement of Delinquency details (as provided by bank) to be available in statement card		
2	System should have facility that if on month end, DD of the customer is deposited then also the payment can be applied		
3	Identification of delinquency status of a customer's account		
4	assign a predefined strategy to deal with the account based upon status of the account		
5	Resolve cases if amount collected is less than EMI amount(Limit to be defined)		
6	System should capture customer's reasons for being delinquent. The employee records reasons from customer as to why they are delinquent.		
Collection Vendor Activity Management			
1	Track performance related information on all third party agents (i.e. repo agencies, appraisers).		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
2	Data Capturing from delinquents account from multiple products across different system		
Other Functionalities			
1	Criteria setting to determine the classification parameter which can set up the new criteria of delinquent days range (the number of overdue days) in each buckets.		
2	Working queue within the classification by flexible system parameter setting for example: <ul style="list-style-type: none"> • The amount of overdue installment • The number of overdue periods etc. 		
3	classification of accounts by billing/ statement cycle for low level dunning on mild delinquent accounts <ul style="list-style-type: none"> • By delinquent days range (segment collection by days) • By amount range etc. 		
4	classification of Account under litigation recovery <ul style="list-style-type: none"> • By delinquent days range (segment collection by days) • By amount range etc. 		
5	Classifying collection accounts into <ul style="list-style-type: none"> • geo-regional collection branches • centers for better customer immediacy and turnaround 		
6	Enable classification of Account attributed such as setup of the classification <ul style="list-style-type: none"> • Product of combination of products • Amount Due • Zip code, due date delinquent days • Billing/ Statement cycle • Total Loan/ Lending size • Geo-regional branched or centers • Open date/ Relationship since • utilization of credit limit/line, • Other criteria if any 		
7	Provision for dunning letters (reminder letter, terminate letter) / collection notice to be generated by the automatically and/or manual which depend on the classification of delinquent accounts such as overdue periods etc.		
8	Ability to maintain all possible information required for collection & recovery activities including but not limited to <ul style="list-style-type: none"> • Account information • Other linked Account information • Borrower 		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Co-Borrower Guarantor Other Party information Asset information Asset valuation Previous delinquencies 		
9	The assets maintained in the system should have periodic re-valuation as per defined period for each asset class.		
Overall			
1	Computation of delinquency by two methods, namely <ul style="list-style-type: none"> Month end basis for statutory reporting On a sum-of cycle basis for accurate assessment of collector efficacy and productivity 		
2	Loan account information along with the activity history for the selected loan account		
3	Provide drill-down view for the loan account by categories, e.g. EMI outstanding, Penal Interest		
4	Ability to freeze loan accounts in case certain actions are being done on the account, e.g. On possession of SARFAESI		
5	Ability to perform cost benefit analysis of cost to be incurred for actions (e.g. legal) against the outstanding		
6	Generation, preview and printing of letters with individual customer information in pre-defined formats (PDF,DOC)		
7	Apportionment logic for allocation of amount recovered in NPA and delinquent accounts as per recovery policy for eg. first towards reduction of balance in NPA, second towards charges		
8	Automatic communication via different means to sales person who has originated the loan in case the loan account goes into overdue within 12 months of the loan being disbursed		
9	System should support different set of users <ul style="list-style-type: none"> Legal Users Repo Users Sales users 		
10	System should be capable to pull all the data from the CBS for the accounts in default as per the flag		
11	System should support online real time and offline collections with store and forward capability. Offline limits		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	on transaction numbers/ amounts/ days from last online login should be supported and enforced by the system		
12	The system should be able to provide entire historical record including current status at a click of a button.		
Reports			
1	The system should provide real time updates on movement of cases on weekly/monthly basis, recovery performance, expense per case/advocate, etc.		
2	The system should have capability to generate reports on various parameters including but not limited to Case no., Case Types/Stages, Courts, Advocates/Lawyers, Recovery Amount, etc. as required by the Bank.		
3	Required following various reports:-		
4	Statement of Total Pending Court Case		
5	Statement with court wise summary matter decided/ disposed		
6	Payment Register of Legal Department		
7	Statement of Suits		
8	Statement of Suits coming up for Hearing		
9	Statement of Top Suits filed by Amount		
10	Statement of Case Adjournment / Next hearing date		
11	Statement showing recovery made in Suit filed Accounts		
12	Statement of all Decreed / RC Accounts		
13	Statement of age wise Pending Cases - DRT / Non DRT		
14	Statement of claims against the Bank "Not Acknowledged as Debt "		
15	Statement of Suit / Application filed Accounts Sanctioning Authority-wise		
16	Statements of Recovery in Suit / Application filed Accounts during the Quarter		
17	Progress Report under SARFAESI Act		
18	Statement of Suits / Applications filed Accounts where action under SARFAESI Act is also Initiated		
19	Statement of Assignment of Advocates to Branches		
20	Statement of all Suit Expenses		
NPA Provisioning and Management			



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
1	Ability to configure NPA provisioning rules. The provisioning rules should be applied and relevant accounts triggered as part of the End of Month processing		
2	Provision to classify all borrower accounts as NPA if any account of that borrower turns NPA. Accounting entry for NPA provisioning and income reversal to be triggered.		
3	If an NPA account becomes regular at a later date, the other accounts classified as NPA by virtue of being accounts of the same borrower, should automatically become regular accounts if otherwise in order.		
4	System should provide Listing of accounts, which are standard, but are classified as NPA by virtue of one or more account/s of the same borrower becoming NPA.		
5	System should support reporting of all or selective NPA accounts with multiple selections like Region-wise, Branch-wise, Asset-wise, Sector-wise, Segment-wise, etc. in any order of preference.		
6	System should keep track of erosion in security value and classification of asset thereof.		
7	System should support classification / Re-classification of an account consequent to rescheduling.		
8	System should calculate provision required to be made for NPA after the realizable value of the securities is deducted from the outstanding balance.		
9	System should generate all the NPA related year end schedules, statutory returns etc. automatically on their due dates.		
10	System should support examination of staff accountability after NPA.		
National Company Law Tribunal (NCLT)			
1	System should able to tag the accounts under NCLT and provide list to branches/RO/HO		
2	System should allow branch/RO/HO to assign the accounts under NCLT to the advocates/Legal advisor		
3	System should track the status of NCLT accounts from the official site of NCLT and update the latest hearing on NCLT as provided		
4	System should have the capability to receive message from advocate and bank can authenticate the same before filling any reply in the court		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Delinquency bucket Definition			
1	Delinquency bucket definition should be parameterized. Examples of the current delinquency buckets based on aging are: Current Front end 1-29 DPD- Bucket 1 Mid-range 30-89 DPD-Bucket 2& Buk3 Hard -**- core 90-179 DPD- Bucket4, Bucket 5, Bucket 6 Written off 180+ DPD- Bucket 7 etc.		
Case Reclassification			
1	The solution should have the facility to define function codes. Accounts will be classified into homogenous groups based on the function codes to facilitate collection efforts.		
2	Movement of accounts should be governed by: <ul style="list-style-type: none"> State Processors – which route accounts across functions based on the parameters detailed in the location parameter table State Assignment – these are rules based on which accounts are routed/rerouted on a daily basis to the states in which they are to be worked 		
Upload / Download Utility			
1	Upload and download functionality Facility to upload the data including payments and new information, collection feedback.		
2	Allocation Download Vendor can download allocation from system		
3	File Import / Export Facilities – The solution should allow data exchange with other systems via a flexible upload facility.		
4	Specific functionality for collections where customer feedback should also be available Daily feedback of visits received from collection agency can be uploaded on system and the report for the same can be generated. All the trails should be available.		
5	Data Archiving ,uploading & retrieving		
Integration Readily Available			
1	Integration with Core Banking System		



S. No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
2	Integration with Messaging System		
3	Integration with SMS Gateway		
4	Integration with Active Directory		
5	Integration with Payment Gateways		
6	Integration with DMS <ul style="list-style-type: none"> Facility to upload the data including payments and new information, collection feedback. File import/ export facility Data archiving, uploading and retrieving 		
Notice and Letters			
1	The system should have the facility to configure predefined templates for Notices, Reminder Letters, SMS and Emails that would be automatically sent to customers on arriving on the following situations:- <ul style="list-style-type: none"> First, Second intimation of missed repayment Confirmation of PTP date & time Reminder before PTP date. Legal Notice before suit filing Acknowledgement for appointment for pick-up Update if the appointment has been broken Receipt for money received Intimation to customer that we are trying to reach them Intimation for customer to update/add their contact details etc. 		
2	Ability to generate Bulk Notices and SMS based on pre-defined templates. Ability to modify the template before printing.		
3	Ability to execute & track batch printing.		
4	Ability to track dispatch and acknowledgement for each notice / letter.		
5	Ability to generate multi-lingual Notices, Letters, SMS, Email.		



Early Warning Signals

S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
Functional Overview			
1	<p>The proposed solution should be an integrated having the following functionalities:</p> <ul style="list-style-type: none"> • Data Integration system from internal and external sources like (Eg: Internal sources - Core Banking, LOS, Rating System, Bank's Internal reports, External Sources - Credit Bureau, Internet, Third party data providers etc.) • 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 		
Data Integration Capabilities: Internal Data Systems			
1	<p>The proposed solution must have integration capabilities from a variety of sources, like:</p> <ul style="list-style-type: none"> • Core banking system • Trade Finance System • Treasury system • Loan Origination Systems • Rating systems • Audit Systems • KYC and AML systems • Internal black list databases • BI systems & Data ware houses 		
2	System should be capable to integrate to CBS on a real-time/near real-time basis		
Data Integration Capabilities: Standardization and Data Quality			
1	The EWSS should provide for transformation rules library that can be generic to a data source and which is reusable for creating other transformation rules. The transformation rules are expected to help clean, standardize, match and enhance data as it moves into the master reference file and is reused for downstream processes.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
2	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.		
3	The tool should provide pre-build functionalities for the following: <ul style="list-style-type: none"> Financial Transformations Mathematical Transformations Statistical Computations 		
4	EWS should have user interfaces for Data Profiling, Data Standardization, and Clustering and Data Augmentation capabilities. In Data Profiling it should be able to conduct the following analysis : <ul style="list-style-type: none"> Structure discoveries Frequency distribution Pattern distribution Various Statistical Analysis Redundant Data Analysis 		
5	Support data quality measurement on an on-going basis embedded into batch, near-time, and real- time process		
6	Should support data cleansing and de-duplication, duplicate suspect processing, house holding, with array of out-of-the- box standardization rules conform data to corporate standards – or can build customized rules for special situations.		
7	Should have business rules and GUI's for automatic merging and manual merging.		
8	The EWS should provide for Master Data Management with semantic data descriptions of input and output data sources uniquely identify each instance of a business element customer, account, etc. and standardize the master data to provide a single source of truth.		
9	The EWS Should provide fuzzy logic to induce tolerance during matching		
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.		
2	Vendor will have to suggest the list of such third party data providers. Bank will take a final call on the same. Bank will provide the required subscriptions and access.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
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 above referred library should be configurable for addition/deletion/modification of keywords/phrases		
4	The text mining utility should be capable of reading documents in standard formats (Eg: .doc, .rtf, .odt, .pdf)		
5	The text mining utility should be capable of accepting bulk upload of documents		
6	After processing document reference and the keyword searched to be included in the alert message		
7	The text mining utility should have algorithms to minimize false positives (Eg: Standard NLP libraries, stemming/lemmatization capabilities etc.)		
8	Text mining utility should have intelligent self-learning capability		
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)		
3	Should contain crawling capabilities which should be able to retrieve Web pages that go many layers deep originating from a specific URL. (Required websites & Subscription for which will be provided by the Bank)		
4	The above referred pre-existing library should be configurable for addition/deletion/modification of keywords/phrases		
5	The internet scanning utility should facility to configure list of company/borrower names, directors'/KMPs' names etc.		
6	The application should have capabilities to read from XML files.		
Data Integration Capabilities: Data Entry Screens			



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
1	Customized branch level data entry screens to be provided as part of application to capture data from branches (Eg: Monthly sales/operations data)		
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 xl, xml, xbrl, csv, txt		
EWS Rules and Analytical Capabilities			
1	EWSS should have the capability of allowing definition of an Identity oncology 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 EWSS should provide fuzzy logic as an option to carry out entity detection from unstructured data		
3	The EWSS must have facility to de-dupe information tagged to a particular entity.		
4	The EWSS must have facility to map entity to Directors from DIN (MCA data).		
5	EWSS 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.		
6	EWSS must provide an option for template where performance profiling of entities can be matched against peers and industry averages (for a multitude of parameters).		
7	EWSS must provide with the flexibility to write bank's own rules that trigger early red flags against borrowers		
8	EWSS must support rules for all events suggested in the RBI circular on EWS		
9	Unstructured information analytics and Business Rule Options		
10	EWSS 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.)		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
11	EWSS must have text mining analytics capability for extracting negative news/sentiment from regulators sites (e.g. SEBI, BSE, and NSE etc.)		
12	EWSS 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		
13	EWSS 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.		
14	EWSS should have the capability to read unstructured data about accounts and use it for identifying early warning signals		
15	EWSS should have the capability to automatically assign sentiment to the text to identify the health of the account from an early risk perspective		
16	EWSS should have the capability to automatically identify organizations, person, locations mentioned in the article		
17	EWSS should have the capability to automatically discover rules for different early risk indicators like business risk, market risk, management risk, account risk, financial risk		
18	Management Risk indicators like resignation of the key personnel and frequent changes in the management		
19	Business risk indicators like labor unrest in borrower's company		
20	EWSS should have the capability to automatically score the text for early warning indicators		
21	Rules engine should have the functionality to retrieve historical activity and capture for rule creation / maintenance.		
22	Rules engine should be able to create a case based on externally and internally created scores as a decision element.		
23	The proposed solution should provide an in-built ability to create, modify and enable (or disable) custom concepts and test linguistic rule definitions with validation checks within the same interactive interface		
24	The proposed solution should include automated parsing, tokenization, part-of-speech tagging, synonym detection,		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	spell checking and stemming by the in-built Natural language processing feature provided by the solution		
25	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		
26	The proposed solution should provide in-built feature of Automated machine discovery to identify the core themes in the input document collection with associated relevance score		
27	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		
28	Rules engine should have the ability for allowing criteria to be defined / modified (add, delete, create, update).		
29	Rules engine should have the ability to track changes to rules (i.e. who, when, what, why) (audit changes)		
30	Rules engine should have the ability for each transaction to be evaluated by every rule.		
31	Rules engine should be able to identify the rules triggered by a transaction		
32	Rules engine should be able to list, by priority, of all rules triggered by a transaction.		
33	Rules engine should be able to create / modify exclusion criteria, within a rule, to route activity to an 'exclusion' queue'.		
34	Rules engine should be able to create / modify reactivation criteria, within the rule, for accounts that have previously been reviewed and excluded		
35	Solution should be able to define systemic actions at the rule level.		
36	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.		
37	EWSS must provide a framework for deciding what thresholds of business rules will result in an alert. The thresholds may be:		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> Quantity based Event based Industry based or a combination of the above 		
38	EWSS should have ability to suppress unwanted alerts for an entity for a particular scenario		
39	EWSS must permit an option for creation of a manual alert for non-standard events that cannot be ordinarily captured by the EWSS		
40	The proposed solution should be able to create networks based on both transaction as well as relationship based data, and create a nodes and links among the entities specified		
41	The proposed solution should provide one integrated user interface and workbench for data wrangling, data exploration, business intelligence and visualization, feature engineering, and modern statistical, data mining and machine learning techniques all in a single, integrated in-memory processing environment for faster insights, flexible deployment and reliable and secure governance		
42	The proposed solution should contain a sophisticated and GUI based predictive modeling and analytical workbench.		
43	The proposed solution should enable identification of suspicious borrowers through a judicious mix of anomaly detection, business rules, predictive modeling and network analytics		
44	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		
45	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		
46	The proposed solution should help analysts identify entity relationships that aren't obvious, traverse and query complex relationships, and uncover patterns and communities interactively		
47	The proposed solution should have in-built modules for analysis of variance, multivariate analysis and statistical algorithms to build prediction models such as Linear, Logistic, Non-Linear and Quantile regression models,		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	Generalized Linear models, Predictive partial least squares and Decision trees		
48	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		
49	The proposed solution should have in-built modules for Unsupervised learning with cluster analysis and mixed variable clustering		
50	The proposed solution should in-built modules for modern machine learning algorithms to build predictive models - such as random forests, gradient boosting, artificial neural networks, support vector machines and factorization machines		
51	The proposed solution should provide a rich set of data mining algorithms that can be used for classification, regression, clustering, detection of outliers and anomalies, feature extraction, association analysis, and attribute ranking.		
52	The proposed solution should enable automated model assessment and scoring, and generate the associated model performance statistics and code for model scoring		
53	The proposed solution should allow analysts to be able to follow a champion challenger approach in model development through developing different model versions, compare results on different parameters, and select and deploy best performing model		
54	The proposed solution should automatically allow identification and detection of special types of network behavior such as cyclical flow of transactions and funds, clusters etc. extractable from the networks.		
55	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		
56	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.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
57	The proposed solution should be capable of providing centrality metrics like betweenness, closeness, eigenvector etc. which determine the importance of a borrower/director in the network		
Early Warning Indicators			
Alerts from CBS (Illustrative listing given below)			
1	Bouncing of the High value Cheque		
2	Alert for funds coming from other banks to liquidate the outstanding loan amount.		
3	Alert for funding of the interest by sanctioning additional facilities.		
4	Alert for large number of transactions with inter connected companies and large outstanding from such companies.		
5	Alert for substantial related party transactions.		
6	Alert for movement of an account from one bank to another.		
7	Alert for frequent ad-hoc and TOD sanctions.		
8	Alert for frequent request for general purpose loans.		
9	System should be capable of identifying under insured or over insured inventory and generate alert.		
10	Alert for high value RTGS payment to unrelated parties.		
11	Alert for heavy cash withdrawal in loan accounts.		
12	Alert for financing the unit far away from the branch.		
13	Reversal after financial closing of bounced cheques		
14	Similar facilities in same branch not repaid		
15	Group companies not honoring loans		
16	Payouts to promoters from loan accounts		
17	Payouts to companies on AML watch list		
18	Loan facilities partly relinquished by payments from the same entity from a loan account with another bank		
Alerts from Trade Finance system (Illustrative listing given below)			
1	Alert for foreign bills remaining outstanding for a long time and tendency for bills to remain overdue.		
2	Alert for frequent invocation of BGs and devolvement of LC.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
3	Alert for In merchanting trade, import leg not revealed to the bank.		
4	Alert for LCs issued for local trade/related party transactions.		
Alerts from Treasury system (Illustrative listing given below)			
1	Forward rate agreements that can't be met by client on account of currency crashes		
2	Derivative commitments that can't be met by client on account of currency crashes		
Alerts from LOS (Illustrative listing given below)			
1	Loan applications from companies on AML watch list under process		
2	Loan applications from companies that are willful defaulters in other banks		
3	Loan applications from companies that are SMA		
4	Loan applications from companies that are on DRT cause lists		
5	Loan applications from companies that have ongoing court cases		
6	Loan applications from companies on bank internal watch/black list		
7	Loan applications from companies approved without adherence to DOA		
8	Loan applications from companies approved without adequate supporting documents		
Alerts based on Open Sanction Order Conditions (Illustrative listing given below)			
1	Alert for breach of FACR (fixed asset coverage ratio)		
2	Alert for breach of current ratio		
3	Alert for breach of security cover		
4	Alert for breach of TD/ATNW (Total Debt/Adjusted Tangible Net worth)		
Alerts from Banks's Internal Rating System (Illustrative listing given below)			
1	Alert for rating migration by a given notch		
2	Alert for ratings renewed		
Alerts based on financial statements (Illustrative listing given below)			



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
1	Alert for substantial increase in unbilled revenue year after year.		
2	Alert for significant movements in inventory, disproportionately higher growth in turnover		
3	Alert for significant movements in inventory, disproportionately higher growth in turnover and/or increase in ageing of receivables.		
4	Alert for disproportionate increase in other current assets.		
5	Alert for significant increase in working capital borrowing as percentage of turnover.		
6	Alert for increase in fixed assets without corresponding increase in turnover (when project is implemented).		
7	Alert for increase in borrowings despite huge cash and cash equivalents in the borrower's balance sheet.		
8	Alert for not routing of sales proceeds through bank.		
9	Alert for claims not acknowledged as debt high.		
10	System should be capable of providing alerts based on standard ratio analysis (Illustrative list provided below)		
10.1	Net Worth to Total Assets Ratio		
10.2	Debt to Net Worth Ratio		
10.3	Interest Coverage		
10.4	Debt Service Coverage		
10.5	Current Ratio		
10.6	Return on Capital Employed or Return on Investment		
10.7	Net Profit Margin		
10.8	Inventory Turnover Ratio (Based on cost of sales / average inventory)		
10.9	Debtors Turnover Period (Based on net sales & average debtors)		
10.10	Total Direct Cost Ratio [excel material & consumables]		
10.11	Indirect Cost Ratio		
10.12	PE Ratio		
Alerts from Bank's internal documents (Illustrative listing given below)			
1	System should be capable of identifying the default in payment to the banks/sundry debtors and other statutory		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	bodies, etc., bouncing of the high value Cheque and generate alert.		
2	Alert for Onerous clause in issue of BG/LC/standby letters of credit.		
3	Alert for delay observed in payment of outstanding dues.		
4	Alert for critical issues highlighted in the stock audit report.		
5	Alert for material discrepancies in the annual report.		
6	Alert for significant inconsistencies within the annual report (between various sections).		
7	Alert for poor disclosure of materially adverse information and no qualification by the statutory auditors.		
8	Alert for frequent change in accounting period and/or accounting policies.		
Alerts from Third Party Data Providers (Illustrative listing given below)			
1	Alert for Dispute on title of the collateral securities.		
2	Alert for same collateral charged to a number of lenders.		
3	Alert for liabilities appearing in ROC search report not reported by the borrower in its annual report.		
4	Alert for reduction in the stake of promoter/director.		
5	Alert for floating front/associate companies by investing borrowed money.		
Alerts from Internet sources (Illustrative listing given below)			
1	System should be able to identify accounts/customers Raided by Income tax/Sales tax/Central excise duty officials/any other statutory body and generate alert.		
2	Alert for resignation of the key personnel and frequent changes in the management.		
Other Alerts Mandated by RBI			
1	System should be capable of providing alert in frequent change in the scope of the project to be undertaken by the borrower.		
2	Alert for invoices devoid of TAN and other details.		
3	System should be capable of providing alert in costing of the project which is in wide variance with standard cost of installation of the project.		
4	Alert for request received from the borrower to postpone the inspection of the go down for flimsy reasons.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
5	Alert for concealment of certain vital documents like master agreement, insurance coverage.		
6	Alert for non-submission of original bills.		
All the Alerts related to SMAs			
1	The EWS should be capable of classifying the exposures as SMA 0/ SMA 1/ SMA 2 as per RBI definition.		
2	The EWS Should be capable of classifying the exposures as SMA 0/ SMA 1/ SMA 2 both individually and as well as in a group.		
3	System should classify borrower's accounts as SMA0/SMA1/SMA2 considering both fund based and non-fund based limits.		
4	The EWS Should be classify the accounts as SMA0 if the principal/ interest payment overdue for a period up to 30 days and accounts shows sign of incipient stress.		
5	System should classify the accounts as SMA1 if the principal/interest payment is overdue between 31-60 days.		
6	System should classify the accounts as SMA2 if the principal/interest payment is overdue between 61-90 days.		
7	System should be capable of providing alert where there is delay of 90 days or more in submission of stock statements.		
8	System should be capable of providing alert for non-submission of various operating control documents. List of documents will be informed by bank.		
9	System should be capable of alerting for non-renewal of facilities on due date and allowing operation in such accounts.		
10	System should be capable for alerting for actual sales /operating profits falling short of projections		
11	Alert for non-cooperation of borrower /prevention from conduct of stock audit.		
12	Alert for reduction of DP by more than 20% after stock audit.		
13	Alert for drop in External rating of the borrower.		
14	Alert for drop in Internal rating of the borrower		
15	Alert for return of checks (more than 3) due to non-availability of fund /DP in the account in a month.		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
16	Alert for third request for extension of time either for creation or perfection of securities as against time specified in original sanction term.		
17	Alert for more numbers of Overdrafts in Current Accounts.		
18	Alert for promoters pledging /selling their shares in the borrower company due to financial stress.		
19	Alert for CC/OD accounts where o/s balance remains continuously in excess of the sanctioned limit/ DP for (i) 0-30 days (ii) 31-60 days (iii) 61-90 days		
20	Alerts in CC/OD accounts where o/s in the principal operating accounts is within limit /dp but there is no credits continuously for (i) 0-30 days (ii) 31-60 days (iii) 61-90 days or credits are not sufficient for interest debits.		
21	Bills purchased or discounted (other than those backed by LCs issued by banks) and derivative exposures with receivables representing positive mark to market value remaining overdue for 0-30 days to be reported as SMA 0, 31 - 60 days be reported as SMA-1, overdue for 61 - 90 days should be reported as SMA-2		
Alert Generation Module			
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		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
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 framework for trend analysis		
Alert 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		
Reporting Module			
1	Reports should be available in XML, XBRL, 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, Lakhs, Millions etc.		
4	The system should be capable in providing drill down reports with Account wise, Branch wise, Customer wise, Industry wise, Sector wise, Zonal 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 such as: - Open alerts pending review (user wise or region wise or product wise or rule wise)		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
	<ul style="list-style-type: none"> - 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) - Geography wise Alerts (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) - Alert trending reports (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) - Product 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 iPad and Android devices. The Native App should be freely available for iPad on iTunes App Store and for Android devices on Google Play		
11	The solution should allow the analysis / explorations / reports based on in-memory data to be pushed for offline viewing to mobile devices		
12	The solution should have the ability for Interactive report viewing for information consumers on iPad and Android devices		
13	Reports and Dashboards access on iPad 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		
14	The solution should support same dashboard / report created on Web to be accessed from iPad and Android devices without requiring any redesign		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
15	The solution should allow users to securely view reports on mobile devices while online or offline		
16	The solution should provide collaboration support with Annotation on Tablet		
Work Flow Management			
Case Creation			
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/removed 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		
9	EWS have ability to add several alerts to one case		
Work Flow Features			
1	EWS should have the ability to rate cases by priority, high to low to the analyst role in the queue. New cases will populate the queue according to the priority.		
2	EWS have ability for automatic assignment of cases to investigators, ability for supervisor to override and assign cases manually.		
3	EWS should provide the ability to perform systematic actions based upon an analyst's work action.		
4	Screen flow and system process must represent the task workflow.		
5	EWS should be able to define the systematic actions to be taken, based upon an analyst's work action.		
6	Power users should have the ability to configure standard workflows to route case activities to appropriate teams		



S.No	Particulars	Bidder Response (F/C)	Bidder Remarks (if any)
7	Detection rules creation/modification and deletion could be subject of approval by more than one appointed person using workflow functionality.		
8	Alerts should be managed by more than one appointed person using workflow functionality.		
9	Reports review and appropriate reaction could be managed by more than one appointed person using workflow functionality.		
10	Workflow actions should not be deleted or altered after submission		
11	Internal employee should not be able to delete/modify/recreate workflow steps		
12	EWS should provide different access rights for different users		
13	EWS should be able to manage and capture audit trails for workflow configuration		

Technical Requirements

S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
1	Application Requirements		
1.1	Should support online real time & batch operations		
1.2	Provide support for scheduling and defining of Jobs		
1.3	Should support the minimum concurrent users at any given point in time during the contract period		
1.4	During the migration from legacy systems, the Loan Origination should support storage, retrieval and upload of legacy data		
1.5	LOS solution Should support legacy systems of the bank during the migration stage		
1.6	Should support data commit at the central location and the respective branch location in real time mode		
1.7	The LOS and DMS application should have the ability to support LDAP		



S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
1.8	The LOS and DMS should have the ability to support third party Single Sign on solutions		
1.9	The LOS and DMS Should support 3-tier architecture model.		
1.9	Ability of the application to support symmetric multi-processing architecture. The bidders have to indicate how many processors the application handle in the remarks column against this line.		
1.10	Should have the ability to support thin client		
1.11	Ability to provide access control authorization/verification mechanisms as per bank's hierarchy for different loan processes and workflows		
1.12	Ability to upgrade the authentication and authorization mechanisms to accommodate the future requirements		
1.13	Ability to verify digital signatures of data being uploaded in core banking solution wherever signatures available		
1.14	Capability to log out a user from a central location		
1.13	Application Licensing should be Enterprise Software Licenses only.		
1.14	Vendor will be responsible for conducting system integration testing to verify that all the systems are properly integrated and system performs all functions.		
1.15	On-line 24x7 help should be available and complaints should be resolved with 24 hours.		
1.16	Vendor will setup and maintain test environment during entire period of project implementation.		
1.17	Vendor will provide scenarios of UAT and assist in preparing test cases including the test data to support all business scenarios. Vendor will assist bank in analyzing the results.		
1.18	Vendor will maintain appropriate program change control and version control of the system as well as documentation of the UAT.		
1.19	Vendor shall ensure that the software application will have high scalability i.e. without the necessity of re-writing code or undertaking other major efforts, the system should be easily upgradeable to increased workload, better		



S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
	performance, additional users and improved network connectivity.		
1.20	The Solution should provide the facility to upload/download data to/from peripheral/existing systems/Solutions as and when required.		
1.21	Solution to be scalable and flexible to accommodate future upgradations/modifications.		
1.22	Solution downtime to be maintained at a tolerable level as per industry standard.		
1.23	Solution to support prioritization functionality to ensure standard processes have sufficient resources to run within required timelines without being affected by ad hoc user requests.		
1.24	The DMS Solution should allow have a day end back up process.		
1.25	The DMS Solution should provide for user profiles to be controlled by a specific administrator.		
1.26	Solution access should be permitted only through password verification with all user IDs being unique. Solution should not allow any generic users.		
1.27	The Solution should have the ability to provide or restrict access privileges based upon hierarchy and multiple criteria e.g. user access on weekends and holidays, hours through which the Solution would be accessible etc.		
1.28	The system should show the list of deviations. The system needs to store or store a reference to the original policy so that user can refer to it during authorization/ queries/ doubts/ etc.		
2	Database Requirements		
2.1	Ability to support for pooling multiple database connections when the load on the application increases		
2.2	Support for database clustering and the number of clusters that can be configured		
2.3	Support for central storage of data with multiple instances of Database		



S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
2.4	System should support Oracle, MS SQL, Postgree Database		
3	Operating system		
3.1	The Operating system should support IP V4 and IP V6		
3.2	Response Time < 10 mili seconds		
3.3	Hardware parameters (like CPU, Memory, hard disk, NIC, etc.) should not cross the defined utilization levels at any point in time.		
3.4	Should be able to support different protocols (TCP/IP, IPX, etc.)		
3.5	The response time from the SAN should be < 10 ms for any transaction		
3.6	The communication between server, database and other connected systems should be encrypted.		
3.7	Bank expects that there are additional redundancies built into the system in addition to providing optimal performance, taking into account the present and future load on the System		
4	Backup		
4.1	Bank requires that the solution should be compatible with all types of backup devices		
4.2	Bank requires that the solution should support all backup application software (e.g. Veritas, HP, etc.)		
4.3	Bank requires that the solution should be capable of automating the backup process for all the applications / database in the Data centre & Disaster Recovery site		
4.4	Bank requires that the system solution should support IP protocol		
4.5	Bank requires that the system should support Enterprise Management Solutions		
4.6	Bank requires that the DR site to be sized, configured to provide an RPO of 0 minutes and RTO of 80 minutes		
4.7	Performance requirements of the secondary disaster recovery site, when activated, should exactly match those of the primary site.		
5	Archival		



S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
5.1	Bank requires the proposed Applications to be capable of archiving all relevant data		
5.2	Bank requires that the archived data be retrieved for Inquiry only		
6	User Interface		
6.1	Bank requires that the system should have :		
6.1.1	• Multi-windowing capability		
6.1.2	• On-line, context-sensitive help facility		
6.1.3	• Error/action messages for wrong entries		
6.1.4	• Graphic capability		
6.1.5	• Front end data validation		
6.2	Consistency of the interface - screen layouts, messages, key stroke handling and other elements of the user interface should be consistent throughout the system		
6.2.1	• Data input and validation at source		
6.2.2	• Hot keys for access to common functions		
6.2.3	• Non Destructive Exit		
6.2.4	• Non Destructive Go Back		
6.2.5	• User Defined Reports		
6.2.6	• Day end report Selection		
6.2.7	• Delivery Channel Interface		
6.3	The system should provide seamless connectivity to delivery channels using industry standard protocols and messaging formats.		
7	Documentation		
7.1	Bank requires Soft Copies of Product Manuals and Training documents to be given		
7.2	Bank requires Manuals for revisions and upgrades		
8	Application Security Audit Trail		
8.1	Bank requires Audit Trail for all Transactions		



S. No.	Technical Requirements	Bidder Response (F/C)	Bidder Remarks (If any)
8.2	Bank requires Audit Trail and Authorization for all Parameter changes		
8.3	Bank requires time out (logout) on specific period of inactivity to be set by bank		
8.4	Bank requires Parameter Based Over ride		
8.5	Bank requires Time Stamping of Transaction		
8.6	Bank requires Encrypted Passwords to be stored		
8.7	Bank requires Password Expiry and the duration should be parameter based		
8.8	Bank requires Time Restriction on Activities		
8.9	Bank requires Authorization of Parameter changes by Data Base Administrator		
9	Replication		
9.1	Proposed solution should support a two stage backup and recovery process where online data stored on a primary disk array is backed up to a disk-based device (stage one) before being copied to a tape device (stage two) for longer-term storage and eventual archiving.		
9.2	Solution to support local data and remote data replication for all applications covered under the core suite, however the DMS solution architecture should be centralized. The solution should have the capability for federated architecture.		

Authorized Signatory's Name

Signature

Designation

Address

Email and phone #



12.2 Annexure 2: Technical Bid Format

Information	Details to be furnished by the bidder
Name of the bidder	
Year of establishment and constitution Certified copy of "Partnership Deed" or "Certificate of Incorporation" should be submitted as the case may be.	
Location of Registered office /Corporate office and address	
Mailing address of the bidder	
Names and designations of the persons authorized to make commitments to the Bank	
Telephone and fax numbers of contact persons	
E-mail addresses of contact persons	
Description of business and business background Service Profile & client profile Domestic & International presence Alliance and joint ventures	
Gross revenue of the bidder (not of the group) 2014-2015 2015-2016 2016-2017	
Net Profit of the bidder (not of the group) 2014-2015 2015-2016 2016-2017 Documentary proofs are to be enclosed	
Details of the similar assignments executed by the bidder (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	
Details of the bidder's proposed methodology/approach for providing services to the Bank with specific reference to the scope of work.	



Declaration:

We confirm that we will abide by all the terms and conditions contained in the RFP.

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

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

We confirm that this response, for the purpose of short-listing, is valid for a period of 180 days, from the date of expiry of the last date for submission of response to RFP.

Place:

Date:

Seal & Signature of the bidder



12.3 Annexure 3: Conformity with Hard copy Letter

(Proforma of letter to be given by all the Vendors participating in the RFP for Supply, Implementation and Maintenance of Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS) on their official letterheads.)

To

General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Dear Sir,

Sub: RFP NO: 052018 for Supply, Implementation and Maintenance of Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS) dated: 11/04/2018.

Further to our proposal dated _____, in response to the Tender Document No: 052018, dated: 11/04/2018 issued by Bank of Maharashtra ("**Bank**") we hereby covenant, warrant and confirm as follows:

The soft-copies of the proposal submitted by us in response to the Tender Document No: 052018, dated 11/04/2018 and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, conform to and are identical with the hard-copies of aforesaid proposal required to be submitted by us, in all respects.

Yours faithfully,

Authorized Signatory

Designation

Bidder's corporate name



12.4 Annexure 4: Conformity Letter

(Proforma of letter to be given by all the vendors participating in the RFP for Supply, Implementation & Maintenance of Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS) on their official letter-head.)

To

General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Dear Sir,

Sub: RFP NO: 052018 for Supply, Implementation & Maintenance of Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS) dated: 11/04/2018.

Further to our proposal dated _____, in response to the tender Document No: 052018, dated: 11/04/2018 (hereinafter referred to as "**TENDER DOCUMENT**") issued by Bank of Maharashtra ("**Bank**") we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the TENDER DOCUMENT and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, provided however that only the list of deviations furnished by us in Annexure 12 of the main TENDER DOCUMENT which are expressly accepted by the Bank and communicated to us in writing, shall form a valid and binding part of the aforesaid TENDER DOCUMENT. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Authorized Signatory

Designation

Vendor's corporate name



12.5 Annexure 5: Eligibility Criteria Compliance

S.No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
For SI (System Integrator)			
1	The bidder should be a Government Organization/ PSU/ or a Limited Company / Private Limited Company under Companies Act 1956/2013, India.	Certificate of Incorporation / Certificate of commencement of business.	
2	The bidder should have been in existence in India for a minimum period of 5 years.	Certificate of Incorporation / Certificate of commencement of business.	
3	The bidder should have a turnover of Rs. 500 crores over last three financial years from the IT services segment/ system integration of the company from their India Operations	Audited Financial statements for the financial years 2014-15, 2015-16 and 2016-17	
4	The bidder should have profit before tax for at least 2 out of last 3 financial years from their India operations	Audited Financial statements for the financial years 2014-15, 2015-16 and 2016-17	
5	The bidder should not have been black-listed by any Public Sector Bank, RBI/ NHB, IBA or any regulatory authority as on date of RFP submission. Bidder must certify to that effect.	Self-declaration on bidder's letterhead to be submitted.	
6	The bidder should be an OEM or authorized partner of OEM for supply of licenses and solution implementation and maintenance support under warranty/ AMC, for the products required to implement the DMS and LOS. The OEM should provide an authorization letter undertaking to abide by the purchase terms agreed by the bidder.	Authorization letter by OEM	
7	The bidder should be the Intellectual Property Rights (IPR) owner of the software solution offered, or an authorized representative of the IPR owner, in India and an undertaking to this effect to be given with the bid.	Authorization letter by OEM	



S.No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
8	The bidder should have at least one of the following accreditations/ certifications <ul style="list-style-type: none"> • ISO 9001:2008 • CMMI Level 5 The certificate should be valid as on date of RFP submission.	Copy of the relevant certifications	
9	Letter of Confirmation from the CBS OEM, confirming that the Bidder has been shared with the price of the interface build for DMS, LOS and EWS solutions respectively	Letter of confirmation from the CBS OEM on the OEM's letter head	
10	The bidder should have implemented DMS or LOS solution in at least two scheduled commercial banks in India of which at least one implementation should be with min. 1000 users Or OEM's solution for DMS or LOS should have been implemented in at least two scheduled commercial banks in India of which at least one implementation should be with min. 1000 users.	Credential Letter from the client/ Copy of PO along with completion certificate and other supporting documents.	
For DMS and LOS OEM Vendor			
1	The OEM Vendor should be a Government Organization/ PSU/ or a Limited Company/ Private Limited Company under Companies Act 1956/2013, India.	Certificate of Incorporation/ Certificate of commencement of business.	
2	The OEM Vendor should have been in existence in India for a minimum period of 5 years.	Certificate of Incorporation/ Certificate of commencement of business.	
3	The OEM Vendor should not have been black-listed by any Public Sector Bank, RBI/ NHB or IBA or any other Regulatory authority as on date of RFP submission. OEM must certify to that effect.	Undertaking from the OEM on the OEM's letter head.	
4	The proposed DMS solution (or any of its previous versions) should have been implemented in at least two scheduled	Credential Letter from the client/ Copy of PO along with completion	



S.No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
	commercial bank in India with at least 1000 branches	certificate and other supporting documents.	
5	The Proposed Document Management Solution should be mentioned in Gartner Magic Quadrant or at equivalent position in Forrester for at least previous three years.	Copy of the relevant Gartner/Forrester reports.	
6	The proposed scanning, mobile capture solution, document management solution should from the single OEM only.	Manufacturer Authorization Form and Undertaking from the OEM	
7	The proposed LOS solution (or any of it its previous versions) should have been implemented in at least two scheduled commercial banks in India with at least 1000 branches.	Credential Letter from the client/ Copy of PO along with completion certificate and other supporting documents.	
Early Warning Signal (EWS) solution			
1	The proposed solution must have been successfully implemented or is currently under implementation in at least one scheduled commercial bank in India with minimum of 1000 branches in India.	Credential issued by the bank or PO Copy	
2	The OEM Vendor should have been in existence in India for a minimum period of 5 years.	Certificate of Incorporation/ Certificate of commencement of business.	
3	The OEM Vendor should not have been black-listed by any Public Sector Bank, RBI/ NHB or IBA or any other Regulatory authority as on date of RFP submission. OEM must certify to that effect.	Undertaking from the OEM on the OEM's letter head.	
4	The proposed solution should have at least 45 RBI alerts / use cases as defined by RBI under early warning signals (EWS) for red flagged accounts and SMA accounts.	Letter from the client to the effect confirming compliance of implementation of used cases in the Bank to the desired number / Self declaration on the bidders letter head	



S.No	Eligibility Criteria	Supporting Required	Complied (Yes/No)
5	<p>Proposed EWS solution should be an integrated offering comprising of capabilities in the following areas:</p> <ul style="list-style-type: none"> • Data Integration and Data Quality • Advanced analytics/ • Case management and Investigation • Rule writing • BI and reporting <p>All the components should be from a single OEM. Data Integration and Advanced analytics capabilities both should be either from latest Gartner's magic quadrant \leader's list wherever applicable/equivalent position in Forrester wave / Chartis.</p>	Self-declaration on bidder's letter head along with applicable analyst reports (Gartner, Forrester, Chartis)	

Note:

1. Bidders need to ensure compliance to all the eligibility criteria points.
2. For the eligibility criteria, OEM vendor implies the IPR owner of software application of Document Management System (DMS) as per the scope of this RFP.
3. The Bank may get the audited financial statements and CA certificates vetted by independent monitors.
4. If the solution or the components of the solution quoted by the bidder has components of Open Source, then adequate managed services (Subscription and Enterprise support) needs to be factored for the respective components for complying with the Service Level.
5. Purchase orders without relevant organization's confirmation through a completion letter will not be considered as implementation certificate from the client.
6. Proposed application implementation experience need not be on the current product version proposed.
7. Scheduled commercial banks refer to Public sector/ scheduled commercial Banks in India only and not RRBs and Cooperative banks.
8. In case of corporate restructuring of a company, certificate of incorporation, audited financial statements and credentials prior to such restructuring should be furnished.



12.6 Annexure 6: Cover Letter

RFP NO: 052018

Dated: 11/04/2018

To,
General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Dear Sir,

1. Having examined the Tender Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, implement and maintain ALL the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Tender Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to abide by all terms and conditions of this tender and also to comply with the delivery schedule as mentioned in the Tender Document.
3. We agree to abide by this Tender Offer for 180 days from date of Tender (Commercial Bid) opening and our Offer shall remain binding on us and may be accepted by the Bank any time before expiry of the offer.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
6. We certify that we have provided all the information requested by the bank in the format requested for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.

Dated this.....by20

Authorized Signatory

(Name: Contact Person, Phone No., Fax, E-mail)

(This letter should be on the letterhead of the Vendor duly signed by an authorized signatory)

Signature & Seal of Bidder



12.7 Annexure 7: Application Management Services

The bidder must provide FM services. The successful bidder shall only be allowed to connect to bank's network from bank locations only. The bidder shall not be allowed to establish a remote connection from any third party delivery centres in order to provide such services.

The bidder is free to propose on-site/hybrid delivery model. The following table provides indicative activities under Application Management Services. The scope of work shall be inclusive of but not limited to the activities mentioned under the service category.

However, bidder must deploy resources, full-time/part-time, during the entire contract duration in order to ensure complete delivery of scope of work pertaining to application management services and to meet the SLA requirement.

The bidder is expected to deploy online tool to track service incident and problem resolution and reporting of SLA.

The service window for FM services shall be 24x7x365.

Bidders Responsibility

- Provide Application Management services to manage software applications of the Bank
- Provide relevant reports for the previous month in the 1st week of every month and review it with the Bank in next 3 working days
- Benchmark reports against the Service Levels defined in RFP and calculate the Liquidated Damages based on the level of deviation from Service levels defined
- Submit the list of reports to track performance on service levels for all managed services under scope of this RFP

Application Management Services	
1	Performing client Installation/Reinstallation, configuration and un-installation of applications
2	Performing vendor/OEM interaction for resolving application and Infrastructure related issues
3	Performing performance tuning of applications and Infrastructure
4	Processing change request, bug fixing and vulnerability assessment
5	Performing 24*7 performance monitoring and management of application
6	Performing patch updates and software updates for in-scope application and hardware
7	Resolving issues related to integration with other business application
8	Resolving incidents and problems related to DMS & LLMS
9	Supporting Disaster Recovery activities by DR setup creation and DR management including DR synchronization, DR Drills(performed quarterly), etc.
10	Performing any other day-to-day administration and support activities
11	Trouble shooting Application server product related issues and Patch Management
12	Configuring, start, stop and managing Application Server services



Application Management Services	
13	Configuring and managing HTTP
14	Configuring and using monitoring tools provided for Application Server
15	Backup & restoration management of application server
16	Receiving incidents through phone, web, tools or email. Enter the incidents in the online tool and inform the bank of the unique incident id generated through email.
17	Assign priority based on agreed upon definitions and route the request to the appropriate service engineer (including for on-site or on call support) and track till resolution
18	Providing updates to bank on incidents logged
19	Performing Performance management
20	Performing Version migration, testing and implementation
21	Performing file Level Backup for Application Server
22	Performing portal/content management.
23	Performing user management
24	Providing support to known errors and problems
25	Monitoring web / Application server availability
26	Monitoring alert notifications, checking for impending problems, triggering appropriate actions.



12.8 Annexure 8: Pre-bid Query Format

Comments on the Terms & Conditions, Services and Facilities provided:

[Please provide your comments on the Terms & conditions for RFP NO: 052018 dated: 11/04/2018 in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the Scope of work, Approach, Work plan, Personnel schedule, Terms & Conditions etc. 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.]

S. No.	Page #	Point / Section #	Clarification point as stated in the tender document	Comment/ Suggestion/ Deviation
1				
2				
3				
4				
5				
6				
7				
8				
9				

Dated:

Authorized Signatory

(Name: Contact Person, Phone No., Fax, E-mail)



12.9 Annexure 9: Bid Security Form

(FORMAT OF BANK GUARANTEE (BG) FOR BID SECURITY.)

(ON A NON-JUDICIAL STAMP PAPER OF RS.100.00)

Guarantee for Payment of Earnest Money/Security Deposit

Bank Guarantee no.:

Date:

Period of Bank Guarantee: Valid up to

Amount of Bank Guarantee: Rs. 15,00,000/-

To,

Bank of Maharashtra,

IT Department,

1501, Lokmangal,

Shivajinagar, Pune 411005.

THIS DEED OF GUARANTEE made at thisday of between Bank of a banking company having its office at hereinafter referred to as 'the Bank' of the One Part and Bank of Maharashtra a New Bank constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Head Office at 'Lokmangal' , 1501 Shivajinagar, Pune 411 005, hereinafter called the Beneficiary, of the other Part.

1. Whereas the Beneficiary had invited tenders for Supply, Implementation & Maintenance of Loan Lifecycle Management System (LLMS), Document Management System (DMS) and Early Warning Signals (EWS), vide tender No: 052018 dated: 11/04/2018.
2. One of the terms of the tender is that bidder are required to give a Demand Draft drawn in favour of beneficiary and payable at Pune, (valid for 180 days from the due date of the tender) for Rs 15,00,000/- (Rs. Fifteen Lakhs only) as Earnest money Deposit (EMD) along with their offer. The Beneficiary may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Public Sector Bank, valid for 6 months from the date of issue.
3. M/s <Bidder Name>. hereinafter referred to as the said 'Contractors' have given their offer to supply, installation, commissioning of Servers at given locations to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee.
4. At the request of the said M/s.<Bidder Name>. Ltd. the Bank has agreed to furnish guarantee for payment of the said amount of earnest money (or security deposit) in the manner hereinafter appearing :



NOW THIS DEED WITNESSETH that pursuant to the said tender and in consideration of the premises the Bank doth hereby guarantee to and covenant with the Beneficiary that the Bank shall, whenever called upon by the Beneficiary in writing and without demur and notwithstanding any objection raised by the said Contractor/s, pay to the Beneficiary the said amount of Rs. 15,00,000/- (Rs. Fifteen Lakhs only) payable by the said Contractor/s under the said Contract.

AND IT IS AGREED and declared by the bank that the liability of the Bank to pay the said amount whenever called upon by the Beneficiary shall be irrevocable and absolute and the Bank will not be entitled to dispute or inquire into whether the Beneficiary has become entitled to forfeit the said amount as earnest money (or as security deposit) under the terms of the said contract or not and entitled to claim the same or not or whether the said contractors have committed any breach of the said contract or not or whether the Beneficiary is entitled to recover any damages from the said contractors for breach of terms thereof or not.

Any such demand made by the Beneficiary shall be binding and conclusive as regards amount due and payable by the Contractor to the Beneficiary. And the Bank undertakes to pay unconditionally on written demand without demur and the claim of beneficiary shall be conclusive and binding as to the amount specified therein.

AND it is further agreed and declared by the Bank that any waiver of any breach of any term of the said contract or any act of forbearance on the part of the Beneficiary or any time given by the Beneficiary to the contractors for carrying out and completing the work under the said contract or any modifications made in the terms and conditions of the said contract or any other act or omission on the part of the Beneficiary which could have in law the effect of discharging a surety, will not discharge the Bank.

AND it is agreed and declared that this guarantee will remain in force until the time fixed in the said contract for completion of the said work or until the expiration of any extended time for such completion and shall be valid for a period of six months from the date hereof i.e. the guarantee shall be valid upto

AND it is agreed and declared that this Guarantee will be irrevocable and enforceable even if the contractor's company goes into liquidation or there is any change in the constitution of the said Company or management of the said Company and shall ensure to the benefit of its successors and assigns and shall be binding on the successors and assigns of the Bank.

Notwithstanding anything contained herein:

- a. The liability of the Bank under this Bank Guarantee shall not exceed Rs. 15,00,000/- (Rupees Fifteen Lakhs only).
- b. This Bank Guarantee shall be valid up to _____.
- c. Bank is liable to pay guaranteed amount or part thereof under this Bank Guarantee only and only if beneficiary serve upon as a written claim or demand on or before _____ (date of expiry of the Guarantee).

IN WITNESS WHEREOF the Bank has put its seal the day and year first hereinabove written. Signed, sealed and delivered by Mr.....

For and on behalf of the Guarantor Do so and

to affix the seal of the Bank, in the presence of



12.10 Annexure 10: Commercial Bill of Material

(Attached as a separate file with RFP)



12.11 Annexure 11: Compliance Statement for Reverse Auction

(To be submitted by all the bidders participating in Reverse Auction)

TO:

General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Sub: RFP NO: 052018 for Supply, Implementation and Maintenance of Loan Lifecycle Management System (LLMS) including Document Management System and Early Warning Signals dated: 11/04/2018

We _____ (name of the company) hereby confirm having submitted our bid for participating in Bank's RFP dated _____ for procurement of _____.

- 1 We also confirm having read the terms of RFP as well as the Business Rules relating to the Reverse Auction for this RFP process.
- 2 We hereby undertake and agree to abide by all the terms and conditions stipulated by Bank of Maharashtra in the RFP document including all annexures and the Business Rules for Reverse Auction.
- 3 We shall participate in the on-line auction conducted by (Auctioneer Company) and submit our commercial bid. We shall also abide by the procedures prescribed for online auction by the auctioneer company.
- 4 We, hereby confirm that we will honour the Bids placed by us during the auction process, failing which we shall forfeit the Earnest Money Deposit. We also understand that the bank may debar us from participating in future tenders.
- 5 We confirm having nominated Mr. _____, designated as _____ of our company to participate in the Reverse Auction on behalf of the company. We undertake that the company shall be bound by the bids made by him in Reverse Auction.
- 6 We accordingly authorize Bank and/ or the reverse auction company to issue user ID and password to the above named official of the company.
- 7 Both Bank and the auction company shall contact the above named official for any and all matters relating to the Reverse Auction.
- 8 We, hereby confirm that we will honour the Bids placed by Mr. _____ on behalf of the company in the auction process, failing which we will forfeit the EMD. We agree and understand that the bank may debar us from participating in future tenders for any such failure on our part.



- 9 We undertake to submit the confirmation of last bid price by us to the auction company/Bank within 24 working hours of the completion of event. We also undertake to submit the Bill of Materials for the TCO (Total Cost of Ownership) in terms of RFP.

Name of Authorized Representative: _____

Signature of Authorized Representative: _____

Verified above signature

Place:

Date:

Seal and signature of the bidder



12.12 Annexure 12: List of Deviations Requested

TO:

General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Sub: RFP NO: 052018 for Supply, Implementation and Maintenance of Loan Lifecycle Management System (LLMS) including Document Management System (DMS) and Early Warning Signals (EWS) dated: 11/04/2018

[Please provide your comments on the Terms & Conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the Detailed Scope of work, Service levels, Instruction to Bidders, Curriculum Vitae, Experience in related projects, etc. You are also requested to provide a reference of the page number, state the clarification point and the deviation that you propose as shown below.]

S.No.	Page #	Point / Section #	Clarification point as stated in the tender document	Deviations requested	Justification
1					
2					
3					
4					
5					
6					
7					
8					

Yours faithfully,

Authorized Signatory

Designation
Bidder's name



12.13 Annexure 13: Pre Contract Integrity Pact

(To be stamped in accordance with the stamp act)

General:

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on ____ day of month of ____ 2018, between on one hand, Bank of Maharashtra through authorized official Shri Shri. _____, General Manager, Information Technology Department, Bank of Maharashtra (hereinafter called the “BUYER”, which expression shall mean and include unless the context otherwise required, his successors in office and assigns) of the First Part and M/s _____ represented by Shri. _____ Chief Executive Officer (herein 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 to procure (Name of the Stores/Equipment/Item) and the BIDDER/Seller is willing to offer/has offered the stores and

WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency/LLP, constituted in accordance with the relevant law in the matter and the BUYER is an Information Technology Department of Bank of Maharashtra

NOW, THEREFORE,

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

Enabling the BUYER to obtain the desired said Equipment/product/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:

Commitments of the BUYER:

- 1.1. The BUYER undertakes that no officials of the BUYER, connected directly or indirectly with contract will demand, take a promise for or accept directly or through intermediaries any bribe, consideration gift reward favor or any material or immaterial benefit or any other advantage from the Bidders 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.



- 1.2. 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 that particular BIDDER in comparison to other BIDDERS.
- 1.3. 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.
2. 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 facie found to be correct by the BUYER, necessary disciplinary proceedings or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

COMMITMENTS of BIDDERS

3. 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 contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-
 - 3.1. The BIDDER will not offer, directly or through intermediaries, any bribe gift consideration reward favor, any material or immaterial benefit or other advantage, commission fees, brokerage or inducement to any official 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 advantages in the bidding, evaluation contracting and implementation of the contract.
 - 3.2. The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favor, any material benefit or other advantage commission fees brokerage or inducement to any officials 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 favor or disfavor to any person in relation to the contract or any other contract with Government.
 - 3.3. BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
 - 3.4. BIDDERS shall disclose the payments to be made by them to agents/brokers or any other intermediary, In connection with bid/contract.
 - 3.5. The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/integrator and not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to



any such individual firm or company in respect of any such intercession facilitation or recommendation.

- 3.6. 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 the contract and the details of services agreed upon for such payments.
- 3.7. The BIDDER will not collude with other parties interested in the contract impair the transparency fairness and progress of the bidding process, bid evaluation contracting and implementation of the contract.
- 3.8. The BIDDER will not accept any advantage in exchange for any corrupt practice unfair means and illegal activities.
- 3.9. The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass on to others any information provided by the BUYER as part of 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.
- 3.10. The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11. The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 3.12. 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 of any of the officers of the BUYER, or alternatively, if any relative of an 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 filing of tender.

The term 'relative; for this purpose would be as defined in Section 6 of the Companies Act 1956

- 3.13. 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.

4. Previous Transgression

- 4.1. 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.
- 4.2. 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.

5. Earnest Money (Security Deposit)



- 5.1. While submitting commercial bid, the BIDDER shall deposit an amount _____ (to be specified in RFP) as Earnest Money Deposit/ Security Deposit, with the BUYER through any of the following instruments:
 - 5.1.1. Bank Draft or Pay Order in Favor of **Bank of Maharashtra IT Department**
 - 5.1.2. A Confirmed guarantee by an Indian Nationalized Bank, promising payment of the guaranteed sum to the BUYER on demand within three working days without any demure whatsoever and without seeking any reason whatsoever. The demand for payment by the BUYER shall be treated as conclusive proof of payment.
 - 5.1.3. Any other mode or through any other instrument (to be specified in the RFP)
- 5.2. The Earnest Money/Security Deposit shall be valid up to a period of five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.
- 5.3. 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 provisions of Sanctions for Violation shall be applicable for 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.
- 5.4. No interest shall be payable by the BUYER to the BIDDER in Earnest Money/Security Deposit for the period of its currency.

6. Sanctions for Violations:

- 6.1. Any breach of the aforesaid provisions by the BIDDER or any one employed by its or action on its behalf (Whether with or without the knowledge of the BIDDER) shall entitled the BUYER to take all or any one of the following actions, wherever required :-
 - 6.1.1. To immediately call of the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.
 - 6.1.2. 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 assigning any reason therefore.
 - 6.1.3. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
 - 6.1.4. To recover all sums already paid by the BUYER, and in case of an 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 country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the Buyer in connection with any other contract for any other project such outstanding payment could also be utilized to recover the aforesaid sum and interest.
 - 6.1.5. 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.



- 6.1.6. 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.
- 6.1.7. To debar the BIDDER from participating in future bidding processes of the Bank for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- 6.1.8. 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.
- 6.1.9. In cases where irrevocable letter of credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened
- 6.1.10. Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanctions for violation of this Pact.

7. Fail Clause:

- 7.1. The Bidder undertakes that it has not supplied / is not supplying similar products/systems or subsystems/ services 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 products/systems or sub systems was supplied by the Bidder to any other Ministry/Department of 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.

8. Independent Monitors:

- 8.1. The BUYER has appointed Independent Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission (Names and Address of the Monitors to be given).
- 8.2. The task of the Monitors shall be to review independently and objectively whether and to what extent the parties comply with the obligations under this Pact.
- 8.3. The Monitors shall not be subject to instructions by the representatives of the parties and performs their functions neutrally and independently.
- 8.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.
- 8.5. As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.
- 8.6. The BIDDER(s) accepts that the Monitors 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 pocket documentation. The same is applicable to subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/subcontract(s) with confidentiality.
- 8.7. 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.
- 8.8. The Monitor will submit a written report to the designated Authority of BUYER/Secretary in the Department/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 correction problematic situations.

9. Facilitation of Investigation

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

10. Law and Place of Jurisdiction

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

11. Other Legal Actions:

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

12. Validity:

12.1. The validity of this Integrity Pact shall be from date of its signing and extend up to 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.

12.2. Should one or several provisions of this 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.

13. The parties hereby sign this Integrity Pact at _____ on _____

BUYER

BIDDER

Name of the Officer:

CHIEF EXECUTIVE OFFICER

Designation:

(Office Seal)

IT Department

Bank of Maharashtra

(Office Seal)



Place _____

Date _____

Witness:

1 _____

(Name & Address) : _____

2 _____

(Name & Address) : _____

Witness:

1 _____

(Name & Address) : _____

2 _____

(Name & Address) : _____



12.14 Annexure 14: Proposed Team Profile

RFP NO: 052018

Dated: 11/04/2018

(Please include resource for both Implementation and support Phase)

Sr. No.	Name of Proposed Project Manager/Team leaders /Proposed Team members	Position proposed for (Project Manager/Team Leader/Team Member)	Professional qualifications and Certifications/ Accreditations	Total years of experience	Number of areas of experience in similar projects (please provide details about the projects undertaken including project scope, client name, team member's role and responsibilities on the project etc.)	Number of years of experience in Document Management System and Loan Origination System projects (Please provide details about the projects undertaken including project scope, client name, team member's role and responsibilities on the project etc.)

Team Member	Criteria
Project Manager	More than 8 years of experience in similar implementations. Should have implemented at least 3 similar projects as project manager.
Functional Team Leaders	More than 8 years of experience in similar implementations. Should have implemented at least 2 similar project as team lead.



Business Analyst	More than 3 Years of experience in similar implementations. Should have implemented at least 1 similar project.
Developer	More than 2 years of experience in similar implementation. Should have implemented at least 1 similar project.
Tester	More than 2 years of experience in similar implementation. Should have implemented at least 1 similar project.

Helpdesk/ Service Desk

Team Member	Experience	Qualifications
L1	1-3 Years	<ul style="list-style-type: none"> Should be a Diploma/ Engineering Graduate/ Science Graduate. If a science graduate is proposed, she/he should have passed with a first division. Should have experience of Implementation of IT solutions like CBS / HRMS / Treasury/ etc.
L2	3-6 Years	<ul style="list-style-type: none"> Should be a Diploma/ Engineering Graduate/ Science Graduate. If a science graduate is proposed, she/he should have passed with a first division. Should have experience of Implementation of IT solutions like CBS / HRMS / Treasury/ etc.
L3	5 years and above	<ul style="list-style-type: none"> Should be a Diploma/ Engineering Graduate/ Science Graduate. If a science graduate is proposed, she/he should have passed with a first division. Should have experience of Implementation of IT solutions like CBS / HRMS / Treasury/ etc.

Please enclose documentary proofs to substantiate the claims made.

Place:

Date:

Seal and signature of the bidder



12.15 Annexure 15: Manufacturer's Authorization Form

Note: This authorization letter should be printed on the letterhead of all the original equipment manufacturer (OEM) and should be signed by a competent person having the power of attorney to bind the manufacturer.

TO:

General Manager (IT),
Bank of Maharashtra
Information Technology,
Head Office,
Lokmangal, Shivaji Nagar,
Pune - 411005

Dear Sir,

Sub: RFP No: 052018 for Supply, Implementation and Maintenance of Loan Lifecycle Management System (LLMS) including Document Management System and Early Warning System (EWS) dated: 11/04/2018

We who are established and reputable manufacturers/ producers of _____ having factories/ development facilities at (address of factory/ facility) do hereby authorize M/s _____ (Name and address of the bidder) to submit a Bid, and sign the contract with you against the above Bid Invitation.

We hereby extend our full guarantee and warranty for the Solution, Products and services offered by the above firm against this Bid Invitation.

We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products manufactured or distributed by the Bidder:

1. Such Products as the Bank may opt to purchase from the Bidder, provided, that this option shall not relieve the Bidder of any warranty obligations under the Contract; and
2. In the event of termination of production of such Products:
 - Advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and
 - Following such termination, furnishing at no cost to the Bank, the blueprints, design documents, operations manuals, standards, source codes and specifications of the Products, if requested.

We duly authorize the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

We further certify that, in case the authorized distributor/ system integrator is not able to meet its obligations as per contract during contract period, we, as the OEM, shall perform the said obligations with regard to their items through alternate & acceptable service provider.

Place:

Date:

Seal and signature of the bidder



12.16 Annexure 16: Resource Deployment Plan

Bidder should provide the CV of Program Manager and indicative CV of proposed resources. The Bidder also needs to fill the below Resource Deployment which it plans to deploy during the implementation phase of the project. This should comply with the minimum resource requirement mention in the RFP NO: 052018 dated: 11/04/2018.

Resource Name	Role	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
	Project Manager	F/P											
	Team Leader												
	Business Analyst												
	Developer												
	Tester												

Note:

- F – Full Time
- P – Part Time Resource Deployment Plan during Support Phase

S. NO	Services	Resource Level (L1/L2/L3)	Resource Type (Onsite/ remote)	No of Resources Year 1	No of Resources Year 2	No of Resources Year 3	No of Resources Year 4	No of Resources Year 5
1	Program Manager							
2	Helpdesk							



S. NO	Services	Resource Level (L1/L2/L3)	Resource Type (Onsite/ remote)	No of Resources Year 1	No of Resources Year 2	No of Resources Year 3	No of Resources Year 4	No of Resources Year 5
3	Application Management							

Note:

- Resource Deployment sheet shall be as per the support model proposed.
- The proposed model shall fulfil minimum requirements outlined in the RFP and as per the Service Window.
- Bidder should ensure that support model should meet SLA requirements and Industry best practices



12.17 Annexure 17: Guidelines, Terms & Conditions and Process Flow for E-Procurement Auction

Introduction:

Bank of Maharashtra intends to use E procurement Auction (Reverse Auction) process in place of submission of commercial bids of RFP NO 052018, dated 11/04/2018.

This annexure consists of rules for E Procurement Auction, Terms and conditions and Formats for submission of acceptance by the bidders.

1. Rules for E Procurement Auction (Reverse Auction):

a. APPLICABILITY:

- i. Reverse Auctions are carried out under the framework of rules that are called Rules for Reverse Auction.
- ii. All bidders participating in Reverse Auction shall understand/ accept and give an undertaking for compliance with the same to the Bank in the prescribed format as specified in **Annexure -11**.
- iii. Any bidder not willing to submit such an undertaking shall be disqualified for further participation respecting the procurement in question.

b. ELIGIBILITY:

- i. Only bidders who are technically qualified and who submit the prescribed undertaking to the Bank alone can participate in Reverse Auction relevant to the procurement for which RFP is floated.

c. COMPLIANCE/ CONFIRMATION FROM BIDDERS:

- i. The bidders participating in Reverse Auction shall submit the following duly signed by the Competent Authority who signs the offer documents in response to the RFP:
 1. Acceptance of Rules for Reverse Auction and undertaking as per format in **Annexure-11**.
 2. Agreement between service provider and bidder. (This format will be given by the service provider prior to announcement of Reverse Auction.)
 3. Letter of authority authorizing the name/s of official/s to take part in Reverse Auction.

d. TRAINING:

- i. The Bank will facilitate training for participation in Reverse Auction through the service provider for the Reverse Auction. During the training the Bidders shall be explained the rules related to the Reverse Auction to be adopted. Bidders are required to give compliance on it before the start of bid process.
- ii. Wherever necessary, the Bank / service provider may also conduct a 'mock reverse auction' to familiarize the bidders with Reverse Auction process.



- iii. Any bidder/bidder not participating in training and/or 'mock reverse auction' shall do so at his own risk and it shall not be open for him to make any complaint/grievance later.
- iv. Each bidder / bidder shall participate in the training at his / their own cost.
- e. **DATE/ TIME FOR TRAINING:**
 - i. The Venue, Date, Time etc. for training in Reverse Auction shall be informed later.
 - ii. No request for postponement/fixing of Training Date/Time shall be entertained which in the sole view and discretion of the Bank might result in any avoidable delay to either the Reverse Auction or the whole process of selection of bidder.
- f. **DATE/ TIME OF REVERSE AUCTION:**
 - i. The Date and Time of commencement of Reverse Auction as also Duration of 'Reverse Auction Time' shall be communicated at least 7 working Days prior to such auction Date.
 - ii. Any force Majeure or other condition leading to postponement of auction shall entitle the Bank to postponement of auction even after communication, but, the Bank shall be obliged to communicate to all participating bidders the 'postponement' prior to commencement of such 'Reverse Auction'.
- g. **CONDUCT OF REVERSE AUCTION:**
 - i. The Reverse Auction shall be conducted on a specific web portal meant for this purpose.
 - ii. The Reverse Auction may be conducted by the Bank itself or through a service provider specifically identified/ appointed/ empaneled by the Bank.
- h. **TRANSPARENCY IN BIDS:**
 - i. All bidders will be able to view during the auction time the current lowest price in portal. Bidder shall be able to view not only the lowest bid but also the last bid made by him at any point of time during the auction time.
- i. **MASKING OF NAMES:**
 - i. Names of bidders shall be masked in the Reverse Auction process and bidders will be given dummy names.
- j. **START PRICE:**
 - i. Bidders will fill the unit cost of the line items mentioned in **ANNEXURE-12 OF RFP** before the start of the bidding time as mentioned in clause no. f of this document. Once the bidding time starts the system will show the TCO of **ANNEXURE-12 OF RFP**. This total value is taken as the start price of the bidding process.
- k. **DECREMENTAL BID VALUE**
 - i. The bidders shall be able to bid only at a specified decrement value



and not at any other fractions. The Bid decrement value shall be Rs.50,000/-.

- ii. The bid decrement value shall be in multiples of Rs. 50,000/-.
- iii. The web portal shall display the next possible decremental value of bid. It is not, however, obligatory on the part of bidders to bid at the next immediate lower level only. (That is, bids can be even at 2 or 3 lower levels than the immediate lower level).
- iv. Decremental value will be appropriated across the line items of **ANNEXURE-12** of RFP proportionately by the system.

I. REVERSE AUCTION PROCESS:

- i. The procurement process shall be completed through a single Reverse Auction.
- ii. The Bank shall however, be entitled to cancel the procurement of Reverse Auction process, if in its view procurement or reverse auction process cannot be conducted in a fair manner and / or in the interest of the Bank.
- iii. The bidder shall submit a confirmation of acceptance of the last bid price of auction within 30 minutes of closing of the auction to Bank either through Fax or E-Mail. The bidder has to submit the final bill of material as per **ANNEXURE-12 OF RFP** duly signed by the authorized official to Bank within 2 hours of close of auction by mail / fax.
- iv. In the event of circumstances like no power supply, system problem, loss of internet connectivity, inability to use the system, loss of electronic information, power interruptions, UPS failure, etc., the bidder has to ensure that they are able to convey their bidding price to the service provider by way of FAX, who will upload the Faxed price online on behalf of the bidder and confirm the receipt of FAX to the service provider. This should be done before the closure of bid time. The bidder has to ensure that the sufficient time is given to the Service provider to upload the faxed prices online. In case the required time is not available with the Service provider at the time of receipt of fax message, the Service provider will not be uploading the prices. It is thus requested from the bidders not to wait till the last moment to quote their bids so as to avoid any such complex situation.

m. EXPENDITURE ON REVERSE AUCTION:

- i. All eligible bidders are requested to ensure that they have a valid digital certificate well in advance to participate in the Reverse auction process. The cost of digital certificate has to be borne by the bidder only.
- ii. Bidders shall participate in the training or mock auction at their own cost.

n. CHANGES IN BUSINESS RULES:

- i. Any changes made in Rules for Reverse Auction shall be informed to the eligible bidders before commencement of Reverse Auction.



o. **OTHER INSTRUCTIONS:**

- i. No bidder shall involve himself / itself or any of his / its representatives in any price manipulation directly or indirectly with other bidders. If any such practice comes to the notice, Bank shall disqualify the bidder / bidders concerned from the reverse auction process.
- ii. Bidder shall not disclose details of his bids or any other details concerning Reverse Auction process of the Bank to any other third party without specific permission in writing from the Bank.
- iii. Neither Bank nor service provider can be held responsible for consequential damages such as no power supply, system problem, inability to use the system, loss of electronic information, power interruptions, UPS failure, etc.

p. **ERRORS AND OMISSIONS:**

- i. On any issue or area of material concern respecting Reverse Auction not specifically dealt with in these Business Rules, the decision of the Bank shall be final and binding on all concerned.

2. Terms and conditions of Reverse Auction:

- a. Each bidder will get a unique User Id and Password and bidders are requested to change the Password after the receipt of initial Password from the service provider. All bids made from the User ID given to the bidder will be deemed to have been made by the bidder. The auction type is English Reverse No Ties.
- b. The duration of Auction will be of 30 minutes. If some bidder is bidding during the last 3 minutes of Auction closing, the Auction time will get extended for another 3 minutes from the time of the last accepted bid. Such extension will be allowed to continue till no bid is placed within 3 minutes of the last quote of such extended time. There is no restriction of extensions.
- c. Auto-bid feature will be enabled from the start time of bidding. This feature will be explained during training to the bidders.
- d. Bank of Maharashtra reserves the right to reject any or all the bids without assigning any reason whatsoever.
- e. There shall be no variation between the on-line bid value and signed document to be submitted by the L1 bidder.
- f. Bidding will be conducted in Indian Rupees (INR).
- g. The bidder has to quote the total cost of items mentioned in **ANNEXURE-12 OF RFP** to arrive at the TCO.
- h. The TCO amount after closure of reverse auction is final and shall be accepted by the L1 bidder.



- i. The bids (Commercials) shall be firm for a period as specified in RFP and shall not be subjected to any change whatsoever.
- j. Bidder has to submit acceptance to the terms and conditions of Reverse Auction and required compliance and other formats as mentioned in this document along with technical bids.
- k. Bidder is not required to submit commercial bids in hard copy in a separate cover as mentioned in RFP 102017, as Bank has decided to adopt Reverse Auction process for finalization of the bidder for placing the order.
- l. Only those bidders who are technically qualified and competent to provide the required solution as per RFP 102017 are only eligible to participate in Reverse Auction Process.
- m. All eligible bidders are requested to ensure that they have a valid digital certificate well in advance to participate in the Reverse auction process.



12.18 Annexure 18: Training Requirements

RFP NO: 052018

Dated: 11/04/2018

S. No.	Training Requirements for Document Management	Bidder Response (F/C/N)	Bidder Remarks If any
1	How many Implementation trainings for Document Management System and Loan Origination System have been undertaken by the bidder so far?		
2	Please provide a brief description on the Training approach taken by the Bidder.		
3	Please provide the following details for training :		
3.1	Number of man-days / duration for completion of training		
3.2	Optimum batch size		
3.3	Total efforts for conducting the training		
3.4	Location		
3.5	Frequency of training offered		
3.6	Pre-requisites / Preparations required before training		
4	Please answer the following about the trainers in-charge of conducting the training on behalf of the Bidder for the Bank:		
4.1	Median experience of all trainers with the Bidder who would be involved with the Project		
4.2	Median experience of all trainers involved with the Project as trainers		
4.3	Median experience of all trainers involved with the Project, working / training on the solution proposed by the Bidder		
5	Please provide a sample training response and feedback from previous implementations?		
6	Also, please give details of the following:		
6.1	Name of the Bank where product was implemented and the training conducted		
6.2	Date and place where training conducted		
6.3	Training audience		
6.4	Indicative rating [if any provided]		
	Note: Please attach the feedback in a separate document with proper cross-referencing.		
7	Please specify the various modes through which the training will be delivered? [e.g. Classroom training, Online self-help training modules within application / e-learning modules, Quiz, etc.]		



12.19 Annexure 19: Past Experience

RFP NO: 052018

Dated: 11/04/2018

S. No.	Name of the Customer	Brief Scope of work (specify the size of the bank, implementation scope - modules and version, application support scope - number of years, date of go live of each module etc.)	Attach reference Letter	Project Status (Module wise Live/ Under implementation)

(Enclose necessary documentary proof)



12.20 Annexure 20: List of Interfaces

RFP NO: 052018

Dated: 11/04/2018

S. No.	Interfaces
Document Management System	
1	Interface with CBS
2	Interface with Messaging System
3	Interface with SMS Gateway
4	Interface with Active Directory
5	Interface with EMS
6	Interface with Treasury management system
7	Interface with call center
8	Interface with Lead Management System
9	Interface with collection and recovery
10	Interface with credit monitoring
11	Interface with Loan origination System
12	Interface with the Bank's existing MIS(ADF) System
13	Interface with the Bank's Memorandum of Understanding for advances
Loan Lifecycle Management System	
1	Interface with CBS
2	Interface with Messaging System
3	Interface with SMS Gateway
4	Interface with Active Directory
5	Interface with payments gateway
6	Interface with DMS
7	Interface with EMS
8	Interface with External Risk Rating System
9	Interface with financial analytics system
10	Interface with Treasury management system
11	Interface with call center
12	Interface/ Integration amongst LLMS modules <ul style="list-style-type: none"> • Lead Management System • collection and recovery • credit monitoring • Loan origination System
13	Interface/ Integration with EWS



S. No.	Interfaces
14	Interface with CPTMS
15	Interface with financial websites
16	Interfaces with external databases
17	Interface with RBI
18	Interface with the Bank's existing MIS(ADF) System
Document Management System	
1	Interface with CBS
2	Interface with Messaging System
3	Interface with SMS Gateway
4	Interface with Active Directory
5	Interface with payments gateway
6	Interface with DMS
7	Interface with EMS
8	Interface with External Risk Rating System
9	Interface with financial analytics system
10	Interface with Treasury management system
11	Interface with call center
12	Interface/ Integration with Loan Lifecycle Management System <ul style="list-style-type: none"> • Lead Management System • Collection and Recovery • Credit Monitoring • Loan Origination System
13	Interface with CPTMS
14	Interface with financial websites
15	Interface with Trade Finance System
16	Interfaces with external databases
17	Interface with RBI
18	Interface with third party aggregators
19	Interface with various internet sources
20	Interface with the Bank's existing MIS(ADF) System



12.21 Annexure 21: List of Reports

S.No	Reports from Lead Management System - Illustrative
1	System should generate Lead Converted Report
2	System should generate Lead Generated per year Report
3	System should generate Leads Generated per month Report
4	System should generate Lead Generated by Report
5	System should generate Lead Generated by drilldown Report
6	System should generate EOIs received from all sources by week
7	System should generate EOIs received from all sources by month
8	System should generate EOIs received from all sources by year
9	System should generate EOIs received from all sources by year by Lead Source
10	System should generate EOIs received from all sources by year by Staff Assigned
11	System should generate Qualified leads received from all sources by week
12	System should generate Qualified leads received from all sources by month
13	System should generate Qualified leads received from all sources by year
14	System should generate Qualified leads received from all sources by Lead Source
15	System should generate Qualified leads received from all sources Staff Assigned
16	System should generate EOIs Exit/Closed Reasons week by week
17	System should generate EOIs Exit/Closed Reasons month by month
18	System should generate EOIs Exit/Closed Reasons year by year
19	System should generate EOIs Exit/Closed Reasons year by Lead Source
20	System should generate EOIs Exit/Closed Reasons year by Closed by
21	System should generate Qualified leads exit/closed reasons from all sources month by month
22	System should generate Qualified leads exit/closed reasons from all sources year by year
23	System should generate Qualified leads exit/closed reasons from all sources by Lead Source
24	System should generate Qualified leads exit/closed reasons from all sources Closed by
25	System should generate Qualified leads exit/closed reasons from all sources
26	System should generate Lead Source Wise Report
S.No	Reports from Loan Origination System - Illustrative
1	System should generate Queue Load Report(Current day)
2	System should generate Schedule Deviation Report
3	System should generate Turn Around Time Report
4	System should generate Work item Status Report(Current day)
5	System should generate Return to Maker Report
6	System should generate Completion Report
7	System should generate Exception report
8	System should generate Pending Report
9	System should generate Decline Report
10	System should generate Branch wise Report
11	System should generate Ageing Report
12	System should generate User wise Rework Report



13	System should generate SLA Report
14	System should generate Average Processing Time Drill Down Report
15	System should generate Work item on Queue
16	System should generate Processed Work items(Current day)
17	System should generate LOAN_GENERATED_PER_YEAR Report
18	System should generate LOAN_GENERATED_PER_MONTH Report
19	System should generate DEALER_DETAILS Report
20	System should generate Expired Work item Report
21	System should generate Daily Volume of New Tasks
22	System should generate Work step Report
23	System should generate Schedule Deviation Report Drilldown
24	System should generate Temporary Queue Assignment
25	System should generate TAT Report
26	System should generate Branch Initiation Report
27	System should generate Summary Report for Approved Applications
28	System should generate Summary Report for Pending Applications
29	System should generate Summary Report for Rejected Applications
30	System should generate Product wise Report
31	System should generate Overall Approval Time Report
32	System should generate Authorities Report
33	System should generate Weekly Branch Report
34	System should generate No of Loans per Collateral type
35	System should generate Credit Admin Weekly Branch Report
36	System should generate Residential Application Disbursals report
37	System should generate Total Application Offers Signed
38	System should generate Commercial Application Offers Signed report
39	System should generate Overall lead funnel for Residential loans report
40	System should generate Total Fee Finance applications Disbursed report
41	System should generate Total Application Logins report
42	System should generate Residential Application logins report
S.No	Reports from Collections and Recovery module - Illustrative
1	System should generate Buckets Performance - Collection Executive wise Summary Report
2	System should generate Buckets Performance - Branch wise Summary Report
3	System should generate Buckets Performance - Segment (RF,Stab,RB) wise Summary Report
4	System should generate Buckets Performance - EMI Cycle wise Summary Report
5	System should generate Buckets Performance - Detailed Report
6	System should generate First EMI Report
7	System should generate Collection Executives Ranking Report
8	System should generate Month wise Comparison Report
9	System should generate Tele calling Detailed Report
10	System should generate Generated Document Report
11	System should generate Generated Document case wise drill down Report



12	System should generate Action code wise Reports
13	System should generate Action code wise drilldown Report
14	System should generate Tele caller wise Report
15	System should generate No of cases allocated to Field Executives Report
16	System should generate No of Calls made Report
17	System should generate Legal Initiated Report
18	System should generate Repossession Initiated Report
19	System should generate Foreclosure Initiated Report
20	System should generate Accounts Settled Report
21	System should generate Cheque Bounce Report
22	System should generate Sarafeasi Initiated Report
23	System should generate Delinquency Status report
24	System should generate Delinquency Status Trend
25	System should generate Collections User Activity Summary
26	System should generate Daily Delinquency Report. Following fields to be stored end of every day at 11:59PM
27	System should generate Delinquency Bucket Wise report
28	System should generate Collections History from start to date
29	System should generate Bucket wise collections movement
30	System should generate Collections Productivity Report
31	System should generate COLLECTIONS_DAYWISE_RECEIPT report
32	System should generate Collection Entry At Author report
33	System should generate Collection Entry At Author Monthly report
34	System should generate Payment Received Report
35	System should generate Collection Entry Pending At Teller Monthly
36	System should generate Mobile App Receipts
37	System should generate Geo Tagging Report
S.No	Reports from EWS - Illustrative
1	List of BGs (Branch-Wise) invoked during the month
2	List of LCs (Branch-Wise) devolved during the month
3	List of foreign Bills (Branch-Wise) for Purchase overdue during the month
4	List of foreign Bills (Branch-Wise) for Collection overdue during the month
5	List of Insurance Policies Expired and Expiring in the next month
6	List of accounts where excess draws and adhoc sanctions allowed during the month
7	List of Excess Draws crossing 6 times during a review period
8	List of Adhoc Sanctions crossing 6 times during a review period
9	List of FITL sanctioned during the month
10	Banking facilities opened during last 3 years
11	List of transfers to Unrelated parties/Unapproved parties during the month
12	List of transfers to Related parties/Interconnected companies (Branch-Wise) during the month
13	List of LCs issued to Related Parties (Branch-Wise) during the month
14	List of Funds coming in from other banks to liquidate loan amount (Branch-Wise)
15	Report of default(Branch-Wise) to other banks



16	Default To sundry creditors and statutory bodies Overdue(Branch-Wise) during the month
17	Branch-Wise overdue Sundry debtors the month
18	Cheques returned above threshold due to insufficient funds(Branch-Wise) during the month
19	Yearly change in financials
20	Increase in Inventory without corresponding increase in Turnover(Branch-Wise) during the month
21	List of customers with unacknowledged claims(Branch-Wise) during the month
22	List of Invoices devoid of TAN/GST(Branch-Wise) during the month
23	List of customers raided by government agencies during the month
24	BG/LC with onerous clause(Branch-Wise) during the month
25	List of accounts(Branch-Wise) classified as SMA-0 during the month
26	List of accounts(Branch-Wise) classified as SMA-1 during the month
27	List of accounts(Branch-Wise) classified as SMA-2 during the month
28	Change in rating of the borrower during the month
29	Customer-Wise report of all alerts at Branch Level
30	Customer-Wise report of all alerts at Zone Level
31	Customer-Wise report of all alerts at Circle Level
32	Customer-Wise report of all alerts at HO Level
33	List of Overdue Bills not backed by LCs(Branch-Wise) during the month
34	List of current accounts greater than Rs. 1 crore(Branch-Wise) with overdrafts during the month
35	List of CC/OD Accounts(Branch-Wise) exceeding sanctioned limit during the month
36	List of Overdue Limits (Branch-Wise) during the month
37	Operating Control statements due but not received for the month
38	Audit/Inspection reports due but not received for the month
39	Credit Summation for previous 3 months is below a threshold (for Standard Accounts)
40	RBI Report format - Worksheet EWS
41	RBI Report format - Worksheet RFA
S.No	Reports from Document Management System - Illustrative
1	System should generate Document Creation Report
2	System should generate Folder Creation Report.
3	System should generate Document Data Report.
4	System should generate Folder Data Report.
5	System should generate Document Creation Summary Report.
6	System should generate Folder Creation Summary Report.
7	System should generate User Login Info Report.
8	System should generate Document without Data Definition Report.
9	System should generate User Listing Report.
10	System should generate Group Privilege Report.
11	System should generate Dormant User Report.
12	System should generate Failed Login Attempt Report
13	System should generate Pending Request Report.
14	System should generate Approved Request Report.



15	System should generate Rejected Request Report.
16	System should generate Failed Request Report.
17	System should generate Advanced Request Report
18	System should generate Extensive Audit-trails at user, folder and cabinet levels. Audit trails on separate actions, and between specific date/times
19	System should generate Average Processing Time Report
20	System should generate Delay Report
21	System should generate Participant Processing Report
22	System should generate Pending Work items/Request in Process
23	System should generate Pending Work items in Queue
24	System should generate Processed Work items
25	System should generate Queue Load Report (Current Day)
26	System should generate System Load Report (Current Day)
27	System should generate Turn Around Time Report
28	System should generate User Performance Report
29	System should generate Work item Status Report (Current Day)
30	System should generate Request Process - Monitoring Report.
31	System should generate Physical Document Status Report



12.22 Annexure 22: Performance Bank Guarantee

(ON A NON-JUDICIAL STAMP PAPER OF RS.100.00)

To:

Bank of Maharashtra,
I.T. Department, Head Office,
1501, Lokmangal,
Shivajinagar,
Pune-411 005

Bank Guarantee No. : _____
Amount of Guarantee : Rs. _____/-
Guarantee Valid up to : ____ Months
Last date of lodgment of claim : _____ 20__

This deed of guarantee is executed on this _____ Day of _____ 20__ by {Name of the Bank issuing guarantee} a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head office at (H.O. Address) and one of the Branch offices at (Branch address) (hereinafter referred to as the '**Guarantor Bank**', which expression unless it be repugnant to the context or meaning thereof shall include its successors and assigns) in favour of **Bank of Maharashtra**, a New Bank constituted by the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, and having its Head Office at Lokmangal, 1501, Shivajinagar, Pune-411005 (hereinafter referred to as "**Beneficiary Bank**", which expression shall unless it be repugnant to the context or meaning thereof shall include its successors and assigns), for an amount not exceeding Rs. _____/- (Rs. _____ only) at the request of M/s _____ (with address).

Whereas engagement letter No. _____ PO/LOI _____ dated _____ 20__ (hereinafter called the "**Contract**") for Rs. _____/- (Rs. _____ only) placed by the Beneficiary Bank on M/s _____, having its Head Office at _____ and _____ a branch office at _____ hereinafter referred to as '**Contractor**') stands accepted by the contractor, and in terms of the said contract the contractor have to _____ (Name of the Project) _____ as per the engagement letter referred hereinabove.

And whereas to ensure due performance to the satisfaction of the beneficiary Bank, of the services provided under the said contract and in terms thereof by the contractor as aforesaid, the Guarantor Bank at the request of the contractor has agreed to give guarantee as hereinafter provided.

NOW THIS GUARANTEE WITNESSETH AS FOLLOWS:-

In consideration of Bank of Maharashtra, the beneficiary bank, having issued engagement letter No. . _____ PO/LOI _____ dated _____ 20__ for Rs. _____/- (Rs. _____ only) on M/s _____, having its Head Office at _____ for _____ (Name of the Project) _____ as per the engagement letter referred hereinabove, we, State Bank of Patiala do hereby undertake as under:

- To indemnify and keep indemnified the beneficiary bank for the losses and damages that may be caused to or suffered by the beneficiary bank in the even of non-performance of whatever nature on the part of the contractor in discharging their contractual obligations under the said



contract by the contractor against the above referred engagement letter and undertake this guarantee not exceeding Rs. _____/- (Rs. _____ only) without demur and without Beneficiary Bank needing to prove or to assign reasons for the demand so made for the sum specified therein and mere written claim or demand of the Beneficiary Bank shall be conclusive and binding on the guarantor Bank as to the amount specified under these presents.

- b) The guarantee herein contained shall remain in full force and effect till discharged by the beneficiary bank or upto _____ months _____, which is earlier.
- c) This guarantee shall not in any way be affected by the change in the constitution of the contractor or of guarantor bank nor shall be affected by the change in the constitution, amalgamation, absorption or reconstruction of the beneficiary bank or otherwise but shall ensure for and be available to and enforceable by the absorbing amalgamated or reconstructed Company of the beneficiary bank.
- d) To pay to the beneficiary Bank any money so demanded notwithstanding any dispute or disputes raised by the contractor in any suit or proceeding before any Court or Tribunal relating thereto our liability under this present being absolute and unequivocal.
- e) We, _____ (indicate the name of Guarantor Bank with address) lastly undertake not to revoke this guarantee during its currency except with the previous consent of the Beneficiary Bank in writing, and the guarantee shall remain in full force and continuing till all dues claimed are paid

“Notwithstanding anything contrary contained in any law for the time in force or banking practice, this guarantee shall not be assignable or transferable by the beneficiary. Notice or invocation by any person such as assignee, transferee or agent of beneficiary shall not be entertained by the Bank. Any invocation of guarantee can be made only by the beneficiary directly.”

Notwithstanding anything contained herein:

- i) Our Bank's liability under this Guarantee shall not exceed Rs. _____/- (Rs. _____ only)
- ii) This Bank Guarantee shall be valid up to _____ Months _____.
- iii) Guarantor Bank is liable to pay the guarantee amount or any part thereof under this Bank Guarantee only and only if the beneficiary Bank serve upon the guarantor Bank a written claim or demand on or before _____ at _____ (indicate the name of Guarantor Bank with address)

“Notwithstanding anything contained hereinabove, our liability under this guarantee is restricted to Rs. _____/- (Rs. _____ only). This guarantee shall remain in force until solely at _____ (indicate the name of Guarantor Bank with address) and on or before _____ unless a demand or claim is lodged



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

Supply, Implementation & Maintenance of Loan Lifecycle
Management System (LLMS) including Document
Management System (DMS) and Early Warning Signals (EWS)

with us within the aforesaid time, your rights under the guarantee shall be forfeited and we shall not be liable there under. This guarantee shall be governed by and construct in accordance with the laws of India.

IN WITNESS WHEREOF the authorized signatories of the said (Guarantor Bank) have signed this deed for and on behalf of the guarantor on the date first hereinabove mentioned.

Place:

SEAL

Code No.

SIGNATURE