



PRAGATHI GRAMIN BANK

**REQUEST FOR PROPOSAL (RFP) FOR APPOINTMENT OF TECHNICAL AND
PROJECT MANAGEMENT CONSULTANT ON A RETAINER BASIS**

FOR

CANARA BANK SPONSORED RRBS

viz.

PRAGATHI GRAMIN BANK – HO- BELLARY, KARNATAKA

SOUTH MALABAR GRAMIN BANK – HO- MALAPPURAM, KERALA

SHREYAS GRAMIN BANK – HO- ALIGARH, UP

RFP REFERENCE No.

PGB/TC/RFP/2 /2011-2012 Dated: 02/01/2012

Pragathi Gramin Bank

Canara Bank RRBS CBS Project

C/o: Canbank Computer Services Ltd.,
218, JP Royale, near 13th Cross, Sampige road,
Malleshwaram, Bangalore - 560003,
Karnataka, India

E-mail: canararrb.pmo@pragathibank.com

Website: www.pgbankho.in

The information provided by the bidders in response to this Request for Proposal (RFP) will become the property of Pragathi Gramin Bank and will not be returned. The Bank reserves the right to amend, rescind or reissue this RFP and all amendments will be advised to the bidders and such amendments will be binding upon them. The Bank also reserves its right to accept or reject any or all responses to this RFP without assigning any reason whatsoever.

This document is prepared by Pragathi Gramin Bank for Appointment of Technical and Project Management Consultant on a Retainer basis. It should not be reused or copied or used either partially or fully in any form.

Bid Details – Control Sheet Table		
1	Release of RFP document by the Bank	02/01/2012
2	Last date for queries, reporting errors, if any, in the RFP document to be communicated by the bidders	09/01/2012 up to 3 PM
3	Pre-Bid meeting date and Venue	16/01/2012 3 PM Canara Bank, DIT Wing, Conference Hall, II Floor, Naveen Complex, # 14, M G Road, Bangalore 560001.
4	Last date, time & Venue for submission of Bid Documents	24/01/2012 up to 3 PM Pragathi Gramin Bank, RRB CBS Project Office C/o Can Bank Computer Services Ltd., 1 Floor, No.218, J P Royale, Near 13 th Cross, Sampige Road, Bangalore 560 003
5	Date and Time of Technical/Commercial Bid Opening	Technical Bid :24/01/2012 3.30 PM Date of Commercial Bid opening will be intimated to the bidder/s qualifying In Technical Bid
6	Presentation by the bidders	Date, Time and Venue will be informed separately
7	Place of opening of Bids	Pragathi Gramin Bank, RRB CBS Project Office C/o Can Bank Computer Services Ltd., 1 Floor, No.218, J P Royale, Near 13 th Cross, Sampige Road, Bangalore 560 003
8	Address for communication	Project Director, Pragathi Gramin Bank, RRB CBS Project Office, C/o Can Bank Computer Services Ltd., 1 st Floor, No.218, J P Royale, Near 13 th Cross, Sampige Road, Bangalore 560 003
9	Application money	INR 10,000/- in the form of Demand Draft/Bankers' Cheque/Pay Order in favour of Pragathi Gramin Bank payable at Bellary should be submitted along with the Technical Bid.
10	Bid Guarantee to be submitted along with Bid Documents	Earnest Money Deposit of INR 1,00,000/- (One Lakh only) has to be submitted by way of Demand Draft / Banker's Cheque / Pay Order drawn in favour of "Pragathi Gramin Bank" payable at Bellary or Bank Gurantee in lieu of above as per clause 7.1.2
11	Contact Details	080 23084406 080 23084408 Fax 080 23469371
12	Email address	canararrb.pmo@pragathibank.com

The bidders can download the RFP from Pragathi Gramin Bank website, i.e., www.pgbankho.in

Note: Bids will be opened in presence of the bidders' representatives by submitting the authorization letter as per format – L (it has to be submitted at the time of bid opening – not to put inside the bid covers) from the company (maximum two representatives per bidder) who choose to attend. In case the specified date of submission & opening of Bids is declared a holiday in Karnataka, the bids will be received till the specified time on next working day and will be opened on the next day at the same time and venue mentioned above. Bank may change the dates of above events duly notifying the same to the Bidders.

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1. INTRODUCTION

Banks' Vision

The vision of the Banks are to emerge as prime RRBs backed by modern technology, meeting customers' aspirations with professional banking services and sustained growth contributing to national development.

The Banks intend to equip themselves to meet the changing scenarios in the banking industry due to the large scale introduction of technology. As a part of this initiative, apart from the technology upgrade, the Banks also plans to rollout several new IT projects. With this intention Banks wishes to seek assistance from a competent organization that can provide suitable and appropriate technical support to the Banks throughout the period of the contract across the various areas of work described in this **RFP Clause 6**.

Bank Profile

Canara Bank has sponsored three Regional Rural Banks (RRBs) operating in three states, viz. 1) Karnataka, 2) Kerala and 3) Uttar Pradesh, namely Pragathi Gramin Bank (PGB), South Malabar Gramin Bank (SMGB) and Shreyas Gramin Bank (SGB) hereinafter called as **Canara Bank RRBs** or **Bank/s** jointly, and as **Bank** individually, with a current aggregate number of 816 branches including Extension Counters & Service Units as at 30th September 2011.

Bank wise branches position is as follows:

RRB	No. of districts	Rural	Semi-Urban	Urban	Total	Ext. Counter s	Service Units	HO	ROs
PGB	8	285	60	27	372	4	1	1	7
SMGB	8	2	216	20	238	0	3	1	5
SGB	7	128	53	25	206	3	3	1	4
TOTAL	23	415	329	72	816	7	7	3	16

They have a combined network of 816 branches along with 3 Head Offices and 16 Regional Offices. Almost 90% of the branches are situated in rural and semi urban places in the above mentioned three states.

Pragathi Gramin Bank, South Malabar Gramin Bank and Shreyas Gramin Bank have successfully implemented Finacle Core Banking solution (CBS) in all their branches and are currently 100% live on Finacle as on 7 Sept'11. The Bank has its Data Center at Bangalore and DRC at Mumbai. The Bank also has a Project management Office and Network Operations Center (NOC) in the Can bank Computer Services Limited, Bangalore premises to monitor its administration, IT Infrastructure and operations. Bank has an existing System Integrator M/s Wipro Ltd., as a single point of contact for its CBS Project.

Current High Level Technology Environment

The Bank is fully functional on the CBS platform and also is implementing a suite of applications, integrated with the CBS solution such as:

- ATM cards
- NEFT
- Mobile Banking and SMS alert
- Anti Money Laundering
- Asset Liability Management
- Data Archival Application
- Enterprise Management System
- Email solution

2. ABOUT THE REQUEST FOR PROPOSAL (RFP)

2.1. Introduction and Disclaimer

Pragathi Gramin Bank, on behalf of South Malabar Gramin Bank and Shreyas Gramin Bank, hereinafter called “the Bank/s”, which term or expression unless excluded by or repugnant to the context or the meaning thereof, shall be deemed to include its successors and administrators, Liquidators and assigns, issues this Request For Proposal, hereinafter called “RFP”, to organizations engaged in providing consultancy services to participate in competitive bidding for providing comprehensive technical and project management on a retainer basis including providing 1 (One) resource on continuous basis for day to day interaction with Project Management Office (PMO) in the on-going and new Information Technology initiatives to be undertaken by the Bank/s over a period of 2 years with an option for the Bank to extend the period for further 6 months as per specifications/terms and conditions and scope defined in this document for the Banks.

The RFP document is not a 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 under clause 11

2.2. 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.

2.3. For Respondent Only

The RFP document is intended for the information of the “**Respondent**”, i.e., Government Organization/PSU/limited Company or a partnership firm, private/ public Limited Company and not for individuals and organizations.

2.4. Confidentiality

The RFP document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party. 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, suppliers, or agents without the prior written consent of Bank

2.5. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of Bank or any of its officers, employees, contractors, agents, or advisers.

2.6. Costs Borne by Respondents

All costs and expenses incurred by Respondents 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 Respondent.

2.7. Respondent Obligation to Inform Itself

The Respondent must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information. Before submission of the offer the bidder is requested to go through the instructions and terms & conditions.

This RFP document is structured in such a way that the Bidders fully understand and acquaint themselves with the requirement of the Bank. Bank is not responsible for any assumption made by the Bidders.

2.8. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement. The RFP document will not be construed as any contract or arrangement, which may result from, the issue of this RFP document or any investigation or review carried out by a Respondent.

2.9. Evaluation of Offers

Each Respondent must acknowledge and accept that Bank may, in its 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.

2.10. Errors and Omissions

Each Respondent should notify Bank of any error, omission, or discrepancy found in this RFP document but not later than 09/01/2012 3 PM.

2.11. Acceptance of Terms

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

- a. The Bank has no obligation to accept any or the lowest quote. The bank reserves the right to cancel the RFP at any point of time without assigning any reason.
- b. All offers of the bidders shall be unconditional and once accepted whether with or without modifications by the Bank shall be binding between the Bank and such Bidder.
- c. However, this is a binding document between Bank and respondents till the completion of selection process and notification of award and till a contract is signed between Bank and the Bidder in the process in case both parties initiate and expedite certain actions pending the execution of a contract.
- d. The Bank may modify any/all of the terms of this RFP and shall be entitled to award the contract to a selected bidder with or without modification of any conditions contained herein.

3. IMPORTANT CLARIFICATIONS

Following terms are used in the document interchangeably to mean

- 3.1 'Bank/s' means 'Pragathi Gramin Bank', 'South Malabar Gramin Bank' and 'Shreyas Gramin Bank', RRBs sponsored by Canara Bank and individually referred as "Bank"
 - 3.1.1 Head Office (HO) means the Head Offices of the concerned RRBs mentioned here below
 - 3.1.2 Regional Office (RO) means the Regional Offices of the Bank
 - 3.1.3 Branch/es' means Branch/es of RRBs
 - 3.1.4 PMO means Project management Office. For the time being PMO is located at Bangalore.
- 3.2 'RRB/s' means Regional Rural Banks, i.e. 'Pragathi Gramin Bank', 'South Malabar Gramin Bank' and 'Shreyas Gramin Bank' sponsored by Canara bank
- 3.3 Respondent, Respondent and Bidder means "Respondent to the RFP document".
- 3.4 Words "Technical Consultant" and "Consultant" carry the same meaning.
- 3.5 DC means "Data Centre"
- 3.6 DR/DRC means "Disaster Recovery Centre"
- 3.7 CBS means "Core Banking Solution"
- 3.8 Consultant and Bank shall be individually referred to as "Party" and collectively as "Parties".

- 3.9 SI means “System Integrator” of the RRBs (M/s Wipro Ltd.)
- 3.10 SP means “Service Provider”
- 3.11 Technical Consultant (TC) / or Consultant shall mean the selected Bidder who will be entering into a contract with the Bank for the scope as detailed in clause 6.
- 3.12 Contract also includes the individual assignment awarded to the consultant as per the scope.
- 3.13 Addresses of a few important locations

Head Offices of respective RRBs:

- A. Pragathi Gramin Bank: IT Wing, HO Bellary, No.32, Sangankal Road, Gandhinagar, Bellary - 583103, Kamataka, India
- B. South Malabar Gramin Bank: HO, PB No. 10, SMGB Towers, AK Road, Malappuram - 676505, Kerala, India
- C. Shreyas Gramin Bank: PB no. 35, HO, Digg road, Aligarh - 202001, UP, India
- D. Canara Bank RRBs CBS Project Office
C/o Canbank Computer Services Ltd
218, JP Royale, Near 14th Cross,
Sampige Road, Malleshwaram,
Bangalore - 560003,
Karnataka, India

4. RELATIONSHIP BETWEEN THE BANKS AND THE TECHNICAL CONSULTANT

- 4.1 PGB will be the coordinating Bank for the purpose of implementing the entire CBS Project as well as other IT projects in PGB, SMGB and SGB. PGB will coordinate for smooth implementation of the Projects and shall liaise with the bidder/ and/or technical consultant, on behalf of PGB, SMGB and SGB and the bidder/ and/or technical consultant is jointly and severally responsible and liable to PGB, SMGB and SGB respectively.
- 4.2 Obligations of the bidder/ and/or technical consultant to each of the RRBs:
- 4.2.1 The bidder/ and/or technical consultant will agree and acknowledge that the obligations of itself under this RFP shall be to each of the Banks jointly and severally. Nothing shall limit the right of any of the Banks (PGB, SMGB & SGB) to individually enforce any of the provisions of this RFP against the bidder/ and/or technical consultant.
- 4.2.2 The bidder/ and/or technical consultant will agree and acknowledge that each Bank shall not be responsible for any failure of any other Bank in complying with the terms and conditions of this RFP.
- 4.2.3 The obligation of each Bank is limited to ensuring its individual compliance with the terms and conditions of this RFP and shall not extend to procuring the compliance of any of the other Banks.

5. Eligibility Criteria:

The bidder is required to meet the following eligibility criteria and provide adequate documentary evidence to the satisfaction of the Bank for each of the criteria stipulated in annexure A:

- 5.1. Should be a Government Organization/PSU/PSE/ partnership firm or a private/ public limited Company under Indian Laws.
- 5.2. Should be in existence for five years as on 30.11.2011. (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm / private/ public Limited Company can be taken into account).

- 5.3. Should have a minimum turnover of at least 75 Crores in each of the past two years, i.e., 2009-10 & 2010-11 from Indian operations.
- 5.4. Should have positive net worth for last 2 years (Net worth is calculated as follows: Capital Funds (capital +free reserves) – (less) Accumulated loss if any +Balance of deferred revenue expenditure + other intangible assets.
- 5.5. Should have prior experience in independently handling IT consultancy assignments such as IT strategy formulation, defining and gathering requirements, Drafting RFP, Drafting IT Policies, vendor evaluation and selection, testing, bench marking, project management of CBS, Delivery Channels (ATM, Mobile Banking, Internet Banking etc), surround applications (AML, ALM, CRM, GBM, HRMS, etc) etc for Public Sector Banks.
- 5.6. Should have prior experience in providing consultancy for network architecture, security architecture, data center, disaster recovery center and Business Continuity plan for at least 1 Public Sector Bank in India.
- 5.7. Should have handled at least 1 BPR (Business Process Reengineering) project in any public sector Bank in India
- 5.8. The bidder should have local Office in Bangalore.

Note:

- a. Public sector Banks mentioned above includes RRBs. But it do not include Co Operative Banks or Private Banks in India or Abroad
- b. In case of RRBs, the bidder should have the experience of providing consultancy services with at least 500 and above branches. All the RRB branches should be of the same sponsor bank.

Those who fulfill all the eligibility criteria as mentioned above are only eligible to take part in this Bid exercise.

Proposals of those bidders, who do not fulfill the eligibility criteria conditions as stated above fully, will be rejected.

6. RFP OBJECTIVES, SCOPE AND DELIVERABLES**Objectives**

- 6.1. The Banks wish to appoint competent Consultant on a retainer basis including engaging one resource on continuous basis for day to day interaction with Project management Office (PMO) for the on-going and new Information Technology initiatives to be undertaken by the Bank/s for a period of 2 years with an option for the Bank to extend the period for further 6 months
 - 6.1.1. Provide one Technical Resource on continuous basis for guiding, assisting and provide consultancy services for the existing CBS and other Information Technology Projects/Initiatives during the period of contract based on the need and requirement to Bank/s.
 - 6.1.2. Define Technology Road Map for the next 3-5 years. Based on assessments / evaluations, draft Technology Plan covering the various Information Technology Strategies to be adopted by the bank during the next 5 years.
 - 6.1.3. Guide/ assist the Bank in functional integration of RRBs with sponsor bank and implementing e-governance.
 - 6.1.4. Provide consultancy service/ guidance/ assistance for smooth migration of CBS and other application, IT infrastructure of RRBs to be merged / demerged with Banks including merger with sponsored bank/ other banks/ other RRBs (includes successors, administrators, and assigns)
 - 6.1.5. Provide assistance to Bank on Information Technology related aspects

- 6.1.6. Provide guidance/ assistance in Vendor Evaluation, Price discovery & Selection for IT related Products, Services and Projects
- 6.1.7. Testing Services including conducting pre delivery inspection.
- 6.1.8. Provide project management services for implementation of IT projects
- 6.1.9. Provide guidance/ assistance to the Banks on IT transformation within the Banks
- 6.1.10. Provide guidance/assistance to the Banks for adopting the existing IT Projects and infrastructure.
- 6.1.11. Provide guidance/ assistance to the Banks to define and implement an effective IT governance including e-governance framework
- 6.1.12. Provide guidance/assistance to the Banks for review and necessary modification of all IT related Policies, Business Continuity Planning and drafting the same.
- 6.1.13. Advise on appropriate Delivery Channels like Internet Banking, e payment, POS, Debit & Credit card, e wallet, NEFT/RTGS, ATM, cash dispensers, Business facilitators / Business correspondents etc., and also Add on packages suitable for Banks taking into account their size, location and nature of business including DR/DRC, Security system, Networking, etc
- 6.1.14. Advise on the current domestic / global banking technology environment and the technology impact of the emerging trends like, financial inclusion, branchless banking, e-commerce, e-governance etc., on the bank.
- 6.1.15. Guide/ assist the banks in implementation of Financial Inclusion Project
- 6.1.16. Identify various Products / Services which can be supported by the suggested IT Strategies and suggest methods to integrate / streamline existing and new delivery channels.
- 6.1.17. Evaluate the existing MIS framework and propose a view of the desired IT applications/ solutions and Data Collection strategies.
- 6.1.18. Identify the approximate cost of each product by suitable price discovery, whenever necessary
- 6.1.19. Identify suitable Hardware, Software (such as credit, taxation, risk management, HRM, foreign exchange, inventory management, NPA management, treasury operation, administrative package, documentation management, credit card etc..)Operating systems, communication networks, UPS systems etc., that are required for the proposed IT solutions and benchmarking the same at various stages.
- 6.1.20. Guide the Banks in any other matters related to successful implementation of IT solutions including seamless and smooth integration of additional components (viz. Hardware, Equipment, Software, Security Components etc..)
- 6.1.21. Guide the Banks in technical issues related to Data Centre/Disaster Recovery Centre, Near site Centre with High availability, Security and Reliability.
- 6.1.22. Assist the Banks in preparation of Software Requirement Specification for development of any new software package for the CBS environment
- 6.1.23. Draft the RFP document, including Expression of Interest, for procurement of necessary hardware, software, network equipment, etc. and any other services.
- 6.1.24. Guide the Banks in the pre bid meetings and opening of tenders.
- 6.1.25. Assist the Banks in evaluation and selection of the Technical Bid submitted by vendors
- 6.1.26. Assist the Banks with draft agreements, SLA parameters, Service Level Agreements, Non Disclosure Agreements and any other contracts in connection with any IT solution that the Banks wish to procure.

- 6.1.27. Provide support to the Banks in coordination with various agencies during site preparation and also for procurement of the right type of Hardware/Software.
- 6.1.28. Ensure that during process of Vendor selection various statutory requirements and also CVC guidelines are strictly adhered to, and also other guidelines issued by Government/RBI/NABARD and Sponsor Bank from time to time.
- 6.1.29. Identify the areas which need focused attention of all the three RRBs.
- 6.1.30. Ensure timely completion and implementation for the same as per RFP/Software Requirement Specification (SRS).
- 6.1.31. Assist the Banks in timely closure of any project that the consultants are hired for.
- 6.1.32. Advise the Banks on any other matter related to procurement and implementation of IT solutions
- 6.1.33. Defining and implementing strategy for the Business Transformation of the RRBs and Business process Re engineering.
- 6.1.34. Assist the Banks in conforming to Regulatory, Govt. of India, NABARD guidelines, CVC guidelines as and when issued.
- 6.1.35. Provide assistance to the Bank to upgrade the existing CBS system.
- 6.1.36. Guiding/ assisting for drafting new Master Service Agreement, Terms & Conditions and deliverables for Facility Management after expiry of current Master Agreement with existing System Integrator including financial penalty of SLA default.
- 6.1.37. Provide consultancy services for various business segments like risk management, asset liability management, treasury and investment management etc.,
- 6.1.38. Guiding the bank in network solution including network security, Bandwidth requirement, Vsat etc.,

6.2. Consultancy Scope

The Banks' IT environment and their respective strategies would only add value to the Banks and generate returns on IT investment provided they incorporate the emerging global and domestic technology trends/practices, imbibe regulatory environment and leverage the Banks' existing IT infrastructure and resources.

The technology environment is ever changing which necessitates a constant update of the technology plan of the Banks in a varied and recurrent manner. The Banks, therefore, envisage the need for consulting assistance on retainer basis. The overall scope defined in this RFP document is indicative not exhaustive and only mention the broad areas from which the specific requirements would be derived. **The specific requirements of the Banks during the period of contract would purely be on a need basis and made known to the selected consultant.**

The Banks expressly stipulate that the Consultant's selection under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment. The Consultant shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required from time to time and requirements made known by the Banks during the period of the contract.

Based on specific requests on advisory assistance from the Banks during the period of contract, the selected Consultant shall be required to independently arrive at the methodology, based on globally acceptable standards and best practices, suitable for the Banks, after taking into consideration the effort estimate for completion of the same and the resource requirements.

The requirement for the Consultant would be need based and the time to be taken and resource requirement for a particular work referred by the Banks would be agreed in advance before commencement of the work by the Consultant. The Banks will utilize **the services of the Consultant on a time and material basis at the rates specified in the Contract during the Contract period.**

Bank intends to engage the services **one Level -1 Resource** on continuous basis for guiding, assisting and provide consultancy services including Project Management of the existing CBS, Delivery Channels, Interfaces, Surround applications and other Information Technology Projects/Initiatives as detailed in the Objective and Scope during the period of contract based on the need and requirement of the Bank/s.

The scope of work, even though specified, is not a fixed price contract and the Banks may or may not choose to take the services of the technology consultant for the entire or part of the scope.

The Consultant's involvement is expected to spread across a period of 24 months from the date of contract, extendable to further 6 months.

The indicative scope for entire consultancy assignment from which the areas of work shall emerge during the contract period is detailed as below.

In the performance of the Services, Consultant is expected to adopt a modular approach, as described below.

6.2.1. Providing services of **level 1 Resource** (with experience of minimum on one year in providing consultancy service on BFS(Banking and Financial Services) in India) on continuous basis for day to day interaction with Project Management Office (PMO) for guiding, assisting and provide consultancy services including Project Management of the existing CBS, Network and security system, Network and Security system, Delivery Channels, Interfaces, Surround applications and other Information Technology Projects/Initiatives as detailed in the Objective and Scope during the period of contract based on the need and requirement of the Bank/s. The resources are required to work at Project office or any other office specified by the Bank.

6.2.2. Define Technology Road Map for the next 3-5 Years

- Review and compare Bank's existing technology with that of peers. Identify gaps, if any and assist in defining methodology for bridging those gaps to ensure that the Bank is at par with peers in the industry.
- Gain understanding of the IT landscape of the Bank with respect to :
 - i. Application deployment
 - ii. Network and security
 - iii. Other IT infrastructure
- Perform a business and IT alignment exercise across all divisions and business units of the Bank encompassing:
 - i. Business application requirements
 - ii. Role of technology and support applications
- Identify technology requirements at the branches taking into consideration:
 - i. Ease of customer service
 - ii. Higher customer satisfaction
 - iii. Optimal Staff utilization and productivity
- Define the IT strategy of the Bank both for the short term (3 years) and long terms (5 years)
- Define the investment layout
- Define the implementation roadmap and milestones
- Define the Strategy, design and Implementation of physical safety, Security and surveillance systems for the RRB premises
- Defining and implementing strategy for the Business Transformation of the RRBs
- Product and profitability enhancement, income generation and revenue generation
- RRBs visibility, market reach and branding
- Business Process Re-engineering – Increased operational efficiency and cost reduction through centralization
- Redefine front office processes for enhanced customer satisfaction
- Foray and strengthening of new business areas
- Strategy and implementation of ATM cards/Debit cards/Prepaid cards/ Credit Cards
- Strategy for setup of RRB sustenance teams for managing the Banks post the 100% CBS environment
- Branch transformation strategy, design and implementation
- Strategy, design and implementation of UID

- Financial Inclusion project assistance
- Strategy, design and implementation of credit and operations risk framework
- Strategy, design and implementation of compliance risk framework

6.2.3. Guide/ assist the Bank in functional integration of RRBs with sponsor bank / other banks and implementing e- governance.

Guide the Bank in implementing the integration of Banking operations of the RRBs functionally with their sponsor banks/ other banks in the following areas.

- At par payment of Cheques/drafts issued by RRBs by the Sponsor Banks/ **Other banks**
- Extension of ATM services to RRBs by the Sponsor Banks/ other banks
- Installation of own ATMs
- Implementation of e-governance plan

6.2.4. Providing Assistance to the Bank on all Information Technology related Aspects

- Study new industry requirements or trends:
 - i. Conduct study of new regulatory and industry requirements or trends as requested by the Bank on a particular:
 - Technology solution
 - Product / service offering
 - ii. Prepare a study report detailing:
 - The findings of the study
 - Applicability of the technology / product / service to Canara Bank RRBs environment
 - SWOT analysis
 - Option evaluations
 - Pricing points
 - Models available for deployment (ownership, outsourcing, BOOT, ASP etc.)
 - iii. Assist the Bank in finalizing the requirement
- Provide opinion / guidance on technology related matters referred by the Bank
 - i. Gain understanding of the matter referred by the Bank
 - ii. Review / understand contractual obligations between the Banks and vendors
 - iii. Provide an opinion or guidance to the Bank on matters referred. The opinion / guidance note should include the following:
 - Use or applicability of the matter to the Bank's overall IT environment
 - Comments on the contractual obligation of the vendors
 - Comparison of some similar players and market trends
 - Technology implications and fitment in the current environment
 - Impact on current and future technology environment
 - Cost and other operational implications / impact for the Bank
 - iv. Participate in meetings and discussions with the vendors along with the Bank personnel
 - v. Present point of view or opinion to the Bank's management
 - vi. Assist the Bank in finalizing and choosing the right solution/option, right vendor/ service provider considering the overall implications on the current and future requirements of the Bank
 - vii. Preparation and review of technology related policy documents / strategy documents in alignment with the Bank's business objectives

6.2.5. Provide Assistance in Vendor Evaluation and Selection for IT related Products, Services and Projects

- Functional and Technical Requirement Specification
 - i. Define the functional and technical requirements/specifications for the technology components / aspects referred by the Bank
 - ii. Discuss the drafted functional and technical specifications with the IT department and obtain sign-off on the same.
- Define Service Levels
 - i. Identify SLA parameters

- ii. Define & Develop SLA parameters for various components of the IT Infrastructure and services. These would include:
 - Uptime of critical systems
 - Maintenance downtime parameters
 - Expected service levels and desired service level parameters.
- iii. Define the method of measuring and evaluating the Service levels
- iv. Define escalation matrix and procedures
- v. Discuss the defined service levels and SLA parameters with the bank's management and obtain consensus
- vi. Define financial penalty for SLA Default on contractual obligations and Deliverables
- Assisting the Bank in implementation of various other projects as per bank's plan namely –
 - a) Integrated MIS System
 - b) Data Warehouse
 - c) Customer Relationship Management (CRM)
 - d) Human Resources Management Service (HRMS & Pay roll)
 - e) Document Management System
 - f) Near site data centre
 - g) Inventory management System
 - h) Card Management System
 - i) Cash Management System
 - j) Internet Banking
 - k) Lending automation processing system
 - l) Credit rating solution
 - m) Treasury and Investment management System
 - n) NPA management System
 - o) Administrative packages
 - p) Requirement as per Government and statutory body guidelines
 - q) Knowledge Management System(Website, Internet, Intranet)
 - r) Shifting of DC, DRC, NOC, Project Office in case of need.
 - s) Setting up call centre
- Drafting of Request For Proposal Document and defining the following
 - i. Drafting the EOI document for initial vendor screening
 - ii. Evaluation of the Expression of Interest Document
 - iii. Drafting the request for proposal document (Tender) to be floated.
 - iv. Finalising the eligibility criteria
 - v. Defining the scope of work to be performed by the vendor for the project
 - vi. Defining the terms and conditions of the project
 - vii. Hardware sizing
 - viii. Defining the payment terms
 - ix. Designing the evaluation methodology
 - x. A framework for obtaining a comprehensive Price Bid
 - xi. A framework for providing the Bill of Material
 - xii. A framework for hardware sizing
 - xiii. Discuss the formulated request for proposal with the bank
 - xiv. Floating the request for proposal to the eligible bidders
 - xv. Guide the Banks in the pre bid meetings and opening of tenders.
 - xvi. Assist the Banks in evaluation and selection of the Technical Bid submitted by vendors
- Assisting the Bank in the process of Vendor Evaluation and Selection in respect of (But not limited to)
 - i. Responding to the pre–bid technical and functional queries of the bidders
 - ii. Defining the minimum eligibility criteria for the bidders
 - iii. Conducting the expression of interest evaluation
 - iv. Conducting a detailed technical and functional evaluation of the eligible bidders
 - v. Product demonstrations and conducting functional product evaluations

- vi. Performing technical Bill of Material normalization
- vii. Technical and functional short-listing
- viii. Commercial bid evaluation methodology for the technically short-listed vendors and assist the bank in short listing the final vendor.
- ix. Adhering to relevant Procurement guidelines of CVC
- x. Provide inputs to the bank's legal team for defining the Service Level Agreements
- xi. Present Technical and Functional evaluation to the Bank's senior management
- xii. Identify the approximate cost of each product by suitable price discovery, whenever necessary

6.2.6. Testing Services

The Consultant during the period of the contract may be from time to time as per the need of the Bank require to perform or manage the project, end to end user acceptance testing, hardware and infrastructure acceptance, report and monitor performance benchmarks. The applications for which these tests need to be performed would be mutually agreed by the Bank and consultant from time to time as per the need and requirement of the Bank. As part of the testing services the Consultant is expected to:

- Define the test strategy and methodology for:
 - i. User Acceptance testing
 - ii. Performance benchmarking
 - iii. Hardware and infrastructure testing
- Define the test case documentation and reporting framework
- Define the test plans and test calendars
- Define / review the test cases
- Perform / Assist the bank in performing user acceptance testing and hardware and infrastructure acceptance testing
 - i. Define the acceptance test criteria for the IT components/products
 - ii. Agree and sign-off on the acceptance test process
 - iii. Conduct for pre and post delivery inspection of equipments and products being procured
 - iv. Map the equipments supplied by the IT vendor with the Bill of Materials
 - v. Identify part number/ equipment mismatches
 - vi. For the matched equipment, conduct a detailed acceptance testing involving Test plan preparation, Test data/requirements preparation, Conduct testing as per detailed testing methodology
 - vii. Validate individual system configuration in terms of licenses and other parameters e.g. hard disk capacity, RAM, CPU, etc.
 - viii. Document acceptance test results, and identify gaps
 - ix. Prepare a deviation list
 - x. Work back with the bank and the IT vendor to ensure that the gaps are fulfilled and prepare reports
- Report, manage and monitor the performance benchmark exercise
- Managing the entire testing of
 - i. User Acceptance testing
 - ii. Performance benchmarking
 - iii. Hardware and infrastructure testing
- Conducting Pre Delivery Inspection of Hardware (PC, Printers, Servers including networking equipments etc)

6.2.7. Provide Project Management Services for Implementation of IT Projects

The consultant is expected to provide expert project management resources to handhold the Bank throughout the entire project management life cycle for technology projects referred by the Bank. As a part of the project management exercise the consultant is expected to:

- Setup the project management office and framework comprising of :
 - i. Project charter formulation
 - ii. Project risk analysis

- iii. Assistance in project management and project delivery team identification and resourcing
- iv. Change management procedures
- v. Project planning and detailing
- vi. Project quality management procedures
- Employ a formal project methodology on all projects undertaken with the level of detail and control scaled appropriately to the magnitude of the project effort and adhere to all project management processes and procedures
- Provide assistance to the Bank throughout the entire life cycle of the project implementation by managing and reviewing the following phases of the project
 - i. Current State assessment
 - ii. Business parameterisation
 - iii. Gap analysis and Customisation
 - iv. User Acceptance testing
 - v. Data migration
 - vi. Pilot Rollout
 - vii. Hardware sizing
- Assist the Bank in closure of issues pending for resolution
- Review the resolution provided by the vendor and offer the solutions to the Bank based on the industry best practices.
- Review the progress made in the implementation of the project
- Track customization and gaps
- Monitor closure of gaps and customizations as per delivery schedules
- Assist the bank in defining the rollout schedules
- Assist the Bank in imparting Training of the work force and conducting Change Management following significant change in Technology
- Provide regular updates to Bank's IT Management committee and IT Committee of the Board , if required by the Bank
- Participate in all technical and functional discussions relating to the projects
- Ensure timely completion and implementation for the same as per RFP/Software Requirement Specification (SRS).
- Assist the Banks in timely closure of any project that the consultants are hired for.

6.2.8. Provide guidance and assistance to the Bank on IT Transformation within the bank

The Bank has completed the core banking implementation at their branches and covered 100% business on the Core Banking platform. The bank followed prudent and innovative approaches as it embarked on the challenge of core banking solution implementation at various branches along with innovating with varied delivery channels to deliver efficient services to its customers. However, the bank understands that there is a need to periodically review its IT strategy and plans to review its critical and crucial decisions on IT Costs, number of vendors, own Vs outsourcing, for various components of the overall IT plan of the bank.

At the same time, the bank wants to ensure adequate performance and fully leverage its current IT infrastructure and manage the up gradation, replacement and future expansion of the technology platform in a judicious and efficient manner. The bank intends to seek the assistance of the IT consultant for the following.

- Identify suitable Hardware, Software (such as credit, taxation, risk management, HRM, foreign exchange, inventory management, NPA management, treasury operation, administrative package, documentation management, credit card etc..)Operating systems, communication networks, UPS systems etc., that are required for the proposed IT solutions and benchmarking the same at various stages.
- Evaluate the existing CBS system during the period of contract and explore the need to upgrade, if required
- Leverage Current IT Infrastructure to its full potential
- Assist the Bank in forging link between Corporate Performance and effective information technology management and maximizing the impact IT has on corporate performance
- Upgrade, replacement and modification for future expansion and requirements

- Identify the requirements for upgrade, replacement and modification jointly with Bank and/or the system integrator covering the following:
 - Software and licenses requirements
 - Hardware requirements
 - Data base and operating system requirements
 - Data centre and disaster recovery site requirements and infrastructure
 - Network, security and bandwidth requirements
 - Facilities management
 - Reviewing the existing help desk set up and implementing the call centre.
- Define the functional and technical training requirements for the bank's staff for the same.
- Review of Decisions and Transitional support
 - i. Understand the management expectations in terms of long term IT plans on own vs outsourcing, number of vendors, IT application portfolio and IT costs. In case of any changes, the consultant will be required to provide a business case, draft such plans and manage the transition process to the new approach.
 - ii. Co-develop the resource and capacity planning requirements required for transitioning to new operating models or new IT infrastructure and operating models.
- Define the Near Site and Zero Data Loss Strategy, design and Setup
- Data Center, Disaster Recovery Center, Network, Security audit and compliance towards industry standards

6.2.9. Provide guidance/ assistance to the Banks to define and implement an effective IT governance including e-governance framework

- Assess and measure the performance of IT processes in the Bank
- Provide detailed framework with hands-on information on how to achieve a successful operational Service management of IT in the Bank
- Provide guidance to Bank in the industry standard practice of information security
- Assist in detecting and combating security-relevant weak points in the IT environment
- Provide a framework for effective governance of IT to assist those at the highest level of Bank to understand and fulfill their legal, regulatory, and ethical obligations in respect of Bank's use of IT
- Guide in implementing e governance in the bank. Advise on appropriate Delivery Channels like Internet Banking, e payment, POS, Debit & Credit card, e wallet, NEFT/RTGS, ATM, cash dispensers, Business facilitators / Business correspondents etc., and also Add on packages suitable for Banks taking into account their size, location and nature of business including DR/DRC, Security system, Networking, etc

6.2.10. Provide guidance/ assistance to the Bank for Review, modification and formulation of all IT related Policies including Business Continuity Planning

- Review and assist the Bank in modifying the IT related Policies, namely
 - Internet Banking Policy
 - ATM policy
 - IT Policy
 - IT Security Policy
 - Disaster Recovery Policy
- Assist in formulating the under-noted IT related Policies, namely
 - Outsourcing Policy for ATM Managed Services
 - IS Audit Policy
 - Mobile Banking Policy
 - Online Share Trading Policy
 - Business Continuity Plan
 - Purging Policy
 - Archival Policy
 - Mail Messaging Policy

- Network security policy
 - Assist the Bank in framing relevant IT related Policies currently in vogue in the industry and not yet formulated in the Bank
- 6.2.11. **Defining and implementing strategy for the Business Transformation of the RRBs and Business process Re engineering.**

The Bank contemplating to a business process transformation exercise encompassing all business areas of the Banks. During the course of the business process re-engineering exercise the Bank expects changes may require in the existing procedure and core banking solution. Further the Bank also foresees the need to procure and integrate new IT related service delivery mechanisms, components and infrastructure. The scope of the IT consultant for the business process re-engineering phase would be:

- Provide end-to-end assistance to the Bank for business process re-engineering from drawing up the process blue print to implementation of the same at the agreed branches /sites. The indicative processes identified for the purpose of re-engineering are as follows :
 - Pre-issued ATM cum Debit cards, Credit Cards
 - Installation of own ATMs
 - Retail and corporate advances
 - Trade finance and forex operations
 - Single Window Operations in branches
 - Account Opening processes in branches/ or centralized locations for SB and Current Accounts
 - Customer Requests received over Internet Banking
 - Clearing centralisation
 - Government business operations
 - Any other business area / process as required by the Bank
 - E governance
- Understand the As-Is process flows for the processes
 - Pre-issued ATM cum Debit, Credit cards
 - Installation of ATMs
 - Retail and corporate advances
 - Trade finance and forex operations
 - Single Window Operations in branches
 - Account Opening processes in branches/ Centralised locations for SB and Current Accounts
 - Customer Requests received over Internet Banking
 - Clearing centralisation
 - Government business operations
 - Any other business area / process as required by the Bank
- Design To-Be process flows for the processes taking into account :
 - Cost benefit analysis
 - Risk parameters
 - Best practises
 - Application support and flow
 - Customer satisfaction and experience
 - Applicability to the Bank,s environment
 - Prepare the infrastructure requirements for the to-be processes
 - Prepare manpower planning requirements for the to-be processes
 - Identify the impact on the current system and anticipated changes
- Gain understanding of the business change envisaged to be made
- Participate in meetings and discussions with the Bank and solution vendors to identify :
 - Process change fitment
 - Process workarounds

- Additional effort / infrastructure requirements to meet the change requirements
- Interface with the core banking solution provider, system integrator and the Bank for the change request
- Assist the Bank in vendor evaluation and selection of additional IT infrastructure /components.
- Review the technical and interface specifications document drafted by the vendors
- Project manage the delivery of the IT solution from the vendors
- Assist the Bank in the acceptance testing of the IT solutions and the Core Banking solution for the envisaged change
- Provide assistance to the IT department of the Bank for technology led business process re-engineering exercise
- Identify various Products / Services which can be supported by the suggested IT Strategies and suggest methods to integrate / streamline existing and new delivery channels
- Guide the bank in cost effective solution
- Implement the processes at the agreed bank branches/ sites and centralised processes at the agreed processing centre for centralised activities.

6.2.12. Assisting and guiding for drafting of new Master Service Agreement, Terms & Conditions and Deliverables for Facility Management of CBS

- Assist in drafting a new Master Service Agreement for implementation after expiry of current Master Agreement with existing System Integrator
- Document and list the contractual obligations and deliverables of the Vendor as part of the new Master Agreement
- Seek inputs from the Bank on the deliverables and obligations expected from the Vendor
- Determine and include financial penalty in Master Agreement for SLA Default on contractual obligations and Deliverables

6.2.13. Guide/ assist the banks in implementation of Financial Inclusion Project

- Suggest the best systems of FI implemented in the banking industry.
- Suggest and guide any changes required in the existing FI project
- Guide the bank in the effective implementation and sustenance of the FI project
- Guide and suggest any technological change required in the current FI project.
- Any other points related to the effective implementation and sustenance of the FI project.
- Guiding on implementing the online FI transaction with CBS platform.

6.2.14. Evaluate the existing MIS framework and propose a view of the desired IT applications/ solutions and Data Collection strategies.

- Study and understand the existing MIS system and various MIS reports/ statements
- Suggest rationalization of existing MIS
- Suggest various MIS effective management by the top management level
- Suggest the process for developing bank personnel for development of MIS from the existing application.

6.2.15. Advise on the current domestic / global banking technology environment and the technology impact of the emerging trends like, financial inclusion, branchless banking, e-commerce, e-governance etc., on the bank.

- 6.2.16. Guide the Banks in any other matters related to successful implementation of IT solutions including seamless and smooth integration of additional components (viz. Hardware, Equipment, Software, Security Components etc..)
- 6.2.17. Guide the Banks in technical issues related to Data Centre/Disaster Recovery Centre, Near site Centre with High availability, Security and Reliability.
- 6.2.18. Provide support to the Banks in coordination with various agencies during site preparation and also for procurement of the right type of Hardware/Software.
- 6.2.19. Ensure that during process of Vendor selection various statutory requirements and also CVC guidelines are strictly adhered to, and also other guidelines issued by Government/RBI/NABARD and Sponsor Bank from time to time.
- 6.2.20. Identify the areas which need focused attention of all the three RRBs.
- 6.2.21. Assist the Banks in timely closure of any project that the consultants are hired for.
- 6.2.22. Assist the Banks in conforming to Regulatory, Govt. of India, NABARD guidelines as and when issued.
- 6.2.23. Provide assistance to the Bank to upgrade the existing CBS system.
- 6.2.24. Provide consultancy services for various business segments like risk management, asset liability management, treasury and investment management etc.,
- 6.2.25. Guide/ assist for migration of CBS, other application and other IT infrastructure of RRBs to be merged/ demerged with banks including merger to sponsor bank/ other bank, if any.
- 6.2.26. Advise the Banks on any other matter related to procurement and implementation of IT solutions

6.3. Deliverables

All deliverables such as draft policies, technical documents, reports, presentation, strategy documents, test certificates, evaluation report, comparative study reports, Report on best practices prevailing in the industry, opinion or any such documents, inputs relevant and required for the implementation of IT solutions/ assignments to be provided.

7. RFP RESPONSE TERMS

7.1. Lodgment of RFP Response

7.1.1. Application Money

Application Money of INR 10,000/- (Ten thousand only) by way of Bankers' Cheque/Demand Draft/Pay Order favouring Pragathi Gramin Bank, payable at Bellary, which is **non refundable**, to be submitted separately along with RFP response.

7.1.2. Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD

Earnest Money Deposit of INR 1,00,000/- (One Lakh only) has to be submitted by way of Demand Draft / Banker's Cheque / Pay Order drawn in favour of "Pragathi Gramin Bank" payable at Bellary. The Bank may accept Bank guarantee in lieu of EMD issued by any Public Sector Bank/ Scheduled Commercial Bank acceptable to Bank. Earnest Money will not carry any interest. The BG should be valid for a period of 6 months with a claim period of 30 days from the date of submission of the offer. The Demand Draft / Banker's Cheque / Pay Order towards Earnest Money Deposit should be delivered separately along with

the sealed envelopes containing RFP responses and **it should not be kept inside the sealed envelopes containing RFP responses**. Refer Annexure H for Bank Guarantee format

The Earnest Money Deposit will be forfeited if:

- a) The bidder withdraws his tender before processing of the same.
- b) The bidder withdraws his tender after processing but before acceptance of "Letter of appointment" to be issued by the Bank
- c) The bidder violates any of the provisions of the terms and conditions of this RFP specification.

d) The selected bidder withdraws his tender before furnishing an un conditional and irrecoverable performance guarantee.

7.1.3. The EMD will be refunded to

- The successful bidder only after furnishing un conditional and irrecoverable performance bank guarantee of Rs.500000/- (rupees Five Lakh only) valid till the end of contract period with additional claim period of 3 months.
- The un successful bidder only after acceptance of "Letter of Appointment" by the selected bidder.

7.2. Submission of Bids & Clarifications:

7.2.1. Submission of Bids:

Bidder should submit two separate demand drafts/banker's cheque / pay orders towards Application Money for INR 10,000/- and EMD for INR 1,00,000/- respectively. (Bidder may submit BG in lieu of demand draft towards EMD)

The Technical Proposal shall be to the requirement of the Banks in prescribed formats as per Annexure– B, along with **annexure C with price quote duly masked**

The Commercial Proposal shall be submitted in the format as per Annexure C in a separate cover super scribing "**Commercial Bid for Technical & Project Management Consultant on a Retainer Basis**"

The bidder shall submit the Proposals properly filed so that the papers are not loose. The Bidder shall submit the proposal in suitable capacity of the file such that the papers do not bulge out and tear during scrutiny. All the pages of the proposals including documentary proofs should be numbered as "Page ____ (current page) of ____ (Total pages)" and be signed by authorized signatory in each page. The current page number should be a unique running serial number across the entire proposal.

The technical proposal shall be organized and submitted as per the following sequence:

- a. Table of Contents (list of documents enclosed)
- b. Technical proposal with detailed activities broken down, effort estimate, manpower estimated to be deployed, team profile in prescribed formats as per Annexure B, E, F
- c. Letter of Undertaking/Confirmation as per Annexure D
- d. Check list giving the details of the documents submitted as per annexure K
- e. All copies of certificates, credentials, Assignment letters/Purchase Orders, successful completion certificates issued by Banks and other documentary proofs etc.
- f. A DVD containing soft copy of the proposal
- g. Masked Annexure C (i.e., a copy of the Commercial Bid without price figures)

It should be noted that in case of any discrepancy in information submitted by the bidder in hard-copy and soft-copy, the hard-copy will be given precedence.

However, in case of non-submission of any hard copy document, if the same is found submitted in the soft-copy, Banks reserve the right to accept or reject the same at their discretion.

The bid not accompanying with Application Money and EMD is liable to be rejected.

7.2.2. Clarifications:

7.2.2.1. For any clarification with respect to this RFP, following Bank officials may be contacted by way of following communication means:

Mr. Anantha Maiya BC
Asst. Project Director
Canara Bank RRB CBS Project
C/o CCSL, No.218, JP Royale
Sampige Road, Malleshwaram
Bangalore-560003
Contact No. 919448589363 (M)
080 23084406 (Land line)
canararrb.pmo@pragathibank.com

Mr. Suresh Kumar TS
Project Manager
Canara Bank RRB CBS Project
C/o CCSL, # 218, J P Royale
Sampige Road, Malleshwaram
Bangalore – 560003.
09447794332, 9538618190
080 23084408 (Land line)
canararrb.pmo@pragathibank.com

7.2.2.2. The Bidder in all such cases must seek clarification in writing in the same serial order of that of RFP by mentioning the relevant page number and clause number in the RFP as per annexure I. All clarification/queries on the Bid are to be sought in writing. All communications are to be sent to the Project office address mentioned in the RFP or nominated point of contact. The preferred mode of delivering written questions would be through the email followed by letter in writing. In no event, Bank will be responsible in ensuring receipt of inquiries.

7.2.2.3. Bidders should provide their E-mail address in their queries without fail since replies will be sent by e-mail.

7.2.2.4. Bank makes no commitment on its part to accept all the queries/ suggestions/ requests submitted by the Bidders. Bank on reviewing the inquiries received from the Bidders, wherever needed, will carry out necessary amendment to its RFP clauses, if any, and the same will be sent to individual Bidder.

7.2.2.5. All the clarifications given by the Bank shall become part and parcel of the RFP and Bidders should give their responses duly taking into consideration the clarification given by the Bank.

7.2.2.6. Bank may modify the RFP by issuing addenda for any reason at any time prior to the final date of submission of RFP. All modifications shall be notified to the Bidders by e mail and it shall be binding on them.

7.2.2.7. Bank reserves the right to alter the requirements specified in the RFP for any reason prior the last date of submission of RFP.

7.2.3. Commercial Bid:

7.2.3.1. The commercial bid should be submitted in a separate sealed envelope. Cost figures should be presented separately for each of the bill of materials mentioned as per Bill of Material in **Annexure- C**

7.2.3.2. The Bidder to quote in Indian Rupees only and bids in currencies other than INR would not be considered.

7.2.3.3. The prices and other terms offered by Bidders must be in force for a period of 6 months from the last date for submission of the commercial bid.

7.2.3.4. Prices quoted should be exclusive of taxes if any.

7.2.3.5. The Bidder has to include all costs like travel, lodging & boarding, local travel expenses, etc to be incurred during the period of contract as a part of the Bill of Materials and Bank will not bear any additional costs on these items.

7.2.3.6. The Offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer.

7.3. Format of Bids

The bidders should use the formats prescribed by the Bank in the RFP for submitting both technical and commercial bids. Any deviation in this regard entails the bidder for disqualification.

7.4. RFP Closing Date

RFP Response shall be received by the officials indicated below not later than 3:00 PM IST (Indian Standard Time) on 24/01/2012.

Mr. Anantha Maiya BC
Asst. Project Director
Canara Bank RRB CBS Project
C/o CCSL, No.218, JP Royale, 1 Floor
Sampige Road, Malleshwaram
Bangalore-560003
Contact No. 919448589363 (M)
080 23084406 (Land line)

Mr. Suresh Kumar TS
Project Manager
Canara Bank RRB CBS Project
C/o CCSL, # 218, J P Royale, 1 Floor
Sampige Road, Malleshwaram
Bangalore – 560003.
09447794332 (M), 9538618190
080 23084408 (Land line)

7.5. Submission to Bank

The RFP response documents should be submitted in hard copies. The RFP offer in a single sealed envelope should contain one copy of Technical Bid and one copy of Commercial Bid (kept in **separate** sealed envelopes) super scribing “**Technical Bid for Technical & Project Management Consultant on a Retainer Basis**” and “**Commercial Bid for Technical & Project Management Consultant on a Retainer Basis**” respectively.

A **masked** copy of the Commercial Bid is to be enclosed along with the Technical Bid and placed in the Technical Bid envelope.

The bidder should submit the demand drafts/banker’s cheques/ pay orders towards Application Money and EMD respectively in a separate cover within the Technical Bid envelope.

Technical Bid and Commercial Bid along with the cover containing EMD and application money should be put together in a sealed master envelope super scribing ‘**PROPOSAL FOR TECHNICAL & PROJECT MANAGEMENT CONSULTANT ON A RETAINER BASIS**’.

The proposal should be prepared in English in MS Word/Excel format. The e-mail address, name of the contact person and phone/fax numbers of the bidder should also be indicated on the sealed envelopes.

Hard copies of RFP response as mentioned above along with Demand Draft/Banker's Cheque/Pay Order for (i) INR 10,000/- towards Application Money and (ii) INR 1,00,000/- towards Earnest Money Deposit/Bank Guarantee in lieu of EMD & one electronic copy (Microsoft XP Word and Excel, on CD ROM) of **Technical Bid** submissions shall also be submitted to Bank at the following address

Project Director
Canara Bank RRB CBS Project
C/o CCSL, No.218, JP Royale, 1 Floor
Sampige Road, Malleswaram
Bangalore
Karnataka– 560003.

The sealed bid envelopes as mentioned above should be delivered to the above address.

If last day of submission of bids is declared a holiday under NI Act by the Government subsequent to issuance of RFP the next working day will be deemed to be the last day for submission of the RFP. The offer/s which is/are deposited after the said date and time shall not be considered.

The Bank shall not be liable for non-delivery of documents due to Postal/Courier delay or loss of documents in transit etc. if any, in submitting the BID.

The Technical Proposal will be evaluated first for ascertaining eligibility and then technical suitability. Commercial Proposal shall be opened only for the short-listed bidders who have qualified in the eligibility criteria and Technical Proposal evaluation.

7.5.1. Submission will be valid if

- Copies of the RFP response documents are submitted subject to clause 7 before the afore mentioned closing date specified in clause 7.4
- Submission is not by E-mail or Fax transmission.

7.5.2. Only One Submission Permitted

Only one submission of response to RFP by each bidder will be permitted.

7.6. Registration of RFP

Registration will be affected upon Bank receiving the RFP response in the above manner (Clause 7.1, 7.2,7.3,7.4 and 7.5). The registration must contain all documents, information, and details required by this RFP. If the submission to this RFP does not include all the information required or is incomplete or submission is through Fax mode, the RFP is liable to be summarily rejected.

All submissions, including any accompanying documents, will become the property of Bank. Respondents shall be deemed to license, and grant all rights to Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Respondents who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFP process, notwithstanding any copyright or other intellectual property right that may subsist in the submission or accompanying documents.

7.6.1 No offer can be modified or withdrawn by a bidder after closing date and time for submission of the Bid offers unless specifically permitted by Bank.

7.7. 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.

7.8. Pre-bid queries

Respondents are required to direct all communications for any clarification related to this RFP to the Bank officials by letter/e-mail till the date & address mentioned in clause 7.2.2 in the format as per Annexure - I

All questions relating to the RFP, technical or otherwise, must be in writing only. Bank may in its absolute discretion seek, without any obligation whatsoever, 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 absolute discretion deems that the originator of the question 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 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.

Bank may not answer any communication initiated by the respondent after 3 PM on 09/01/2012

8. NOTIFICATION

Prior to expiration of the period of Bid validity, the Bank will notify the successful Bidder/s in writing or by e-mail, that its Bid has been accepted.

The notification of award will constitute the formation of the Contract.

After acceptance of "Letter of Appointment" by the selected bidder, the Bank will promptly notify each unsuccessful Bidder and will discharge its Bid security.

9. DISQUALIFICATION

Any form of canvassing/lobbying/influence/query regarding short listing, status etc may result disqualification of bidder.

10. PROCESS

Selection of a successful Service Provider will involve a four (4) stage approach. The approach follows the Indian Government's Central Vigilance Commission (CVC) guidelines.

Stage 1 – Issue RFP Document

Stage 2 – Pre bid Meeting

Stage 3 – Receipt of RFP response

Stage 4 – Technical and Commercial evaluation

Stage 5 – Discussion with Final vendor & issuance of engagement letter/contract for the period of assignment

11. CONSULTANT'S SELECTION/EVALUATION PROCESS

11.1. Technical Bid Evaluation

First, Technical bid documents will be examined from the Eligibility Criteria angle. Bidders, who fulfill the eligibility criteria conditions related to bidder's financial stability and experience fully as mentioned in Clause no. 5 their bids only will be taken up for further evaluation/selection process rejecting the remaining bids.

The evaluation/selection process will be done with **combination of technical competence and commercial aspects** as detailed here below.

A maximum of 100 marks will be allocated for the technical bid.

The evaluation of functional and technical capabilities of the bidders of this RFP will be completed first as per the following guidelines. The technical proposals only will be subjected to evaluation at this stage.

The bidders scoring less than 70 marks (cut-off score) out of 100 marks in the technical evaluation shall not be considered for selection process.

Once the evaluation of technical proposals is completed, the bidders who score more than the prescribed cut-off score will only be short-listed.

In case, none of the participating bidders qualify on technical criteria by not scoring the cut-off score of 70 and also in case, only one bidder qualifies by scoring the cut off score of 70 then the Bank, at **its sole discretion**,

- a. May lower the qualifying criteria to qualify minimum two bidders on the basis of top scores.
- OR
- b. Go ahead with the commercial opening of the qualified bidder as per the eligibility cut off criteria.

The evaluation of technical proposals, among other things, will be based on the following:

1. Prior experience of the bidder in undertaking projects of similar nature.
2. Experience of the key staff of the bidder in undertaking the various IT assignments.
3. Methodology/Approach proposed for accomplishing the proposed/projects/assignments/work and activities/tasks, project planning, resource planning, and effort estimate, etc demonstrated during the presentation cum interview.

Various stages of technical evaluation are presented below:

1. Paper evaluation based on response
2. Arriving at the final score on technical proposal after Presentation–cum-Interview.

11.2. Presentation-cum-Interview

The bidders of this RFP who have fulfilled the eligibility criteria have to give presentation/interactions before panel of representatives of Bank on the methodology/ approach, time frame for various activities defined in the scope, experience in handling the projects defined in the scope, strength of the bidders in consultancy on such projects on the date, time and venue communicated by the bank separately. No extension of date will be allowed for making presentation.

The technical competence and capability of the bidder should be clearly reflected in the presentation. ***If any short listed bidder fails to make such presentation, they will be eliminated from the selection process.***

At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.

11.3 Normalisation of Bid

Bank may, at its sole discretion, decides to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.

The commercial proposals of technically short listed bidders will then be opened.

Commercial Bid shall be opened in the presence of authorized representatives of the Bidders at **Canara Bank RRBs Project c/o Canbank Computer Services Ltd.,218, First floor, JP Royale, near 14th cross, Sampige Road, Malleshwaram, Bangalore – 560003, Karnataka** and the commercial values quoted by each Bidder shall be read out. Bidder's representatives should be present in the venue well in time along with an authorization letter, as per the format (**Annexure– L**) and sign in a register so as to confirm their attendance.

If any of the bidders or all bidders who submitted the tender are not present during the specified date and time of opening, it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the Bank at its discretion will proceed further with opening of the Commercial bids in their absence.

11.4 Technical Evaluation Criteria

Technical criteria are classified under 3 heads - Credentials, People and Approach and Methodology. The table below highlights the parameters under the technical criteria and scoring methodology. Scoring has to be **supported by relevant credential documents**.

Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
Credentials	<p>1. Should have prior experience in performing end to end consultancy services comprising of IT strategy, Defining specifications, Drafting CBS RFP to vendor evaluation and selection and project management of 100% CBS implementation in a public sector Bank.</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>	20	<ul style="list-style-type: none"> • 20 marks – if the criteria is met for 4 Banks • 15 marks – if the criteria is met for 3 Banks • 10 marks – if the criteria is met for 2 Banks • 5 marks – if the criteria is met for 1 Bank • Nil – if criteria is not met for any Banks
	<p>2. Should have prior experience in IT consultancy assignments, handled independently such as IT strategy formulation, defining and gathering requirements,</p>	10	<ul style="list-style-type: none"> • 10 marks – if the criteria is met for 4 or more Banks • 7.5 marks – if the criteria is met for 3 Banks • 5 marks – if the criteria is met for 2 Banks

	<p>Drafting RFP, vendor evaluation and selection, testing and Bench marking, surround applications (ALM,AML,CRM,GBM, HRMS, etc) etc for Public Sector Banks</p> <p>(The assignments other than referred in item 3,5,6 and 7 below)</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>		<ul style="list-style-type: none"> • 2.5 marks – if the criteria is met for 1 Bank • Nil – if criteria is not met for any Banks
	<p>3. Should have prior experience in project management of implementation of and providing Consultancy for network architecture, security architecture, data centre, Disaster recovery and Business Continuity for Public Sector Banks in India. (Only such projects would be considered where the bidder has performed work in the same Bank).</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>	10	<ul style="list-style-type: none"> • 10 marks – if the criteria is met for 4 or more Banks • 7.5 marks – if the criteria is met for 3 Banks • 5 marks – if the criteria is met for 2 Banks • 2.5 marks – if the criteria is met for 1 Bank • Nil – if criteria is not met for any Banks
	<p>4. Should have a continued long association on retainer basis or otherwise with Public sector Banks for technology consultancy Assignments. (i.e. the services of the Consultant for technical consultancy should be ongoing on a continuous basis and in force till date of bidding) This is what is meant by continued long association over a period of time.</p> <p>Note. Proof of such association on retainer basis or otherwise indicating the details of assignment handled and its</p>	10	<ul style="list-style-type: none"> • 10 marks – If the bidder has a continued long association equal to 4 years in 2 Banks • 7.5 marks – If the bidder has a continued long association equal to 3 years in 2 Banks • 5 marks – If the bidder has a continued long association equal to 2 year in 2 Banks • 2.5 marks – If the bidder has continued long association equal to 1 year in 2 Banks • Nil – for association with a public sector Bank less than 1 year

	successful completion including ongoing assignments should be submitted along with the response.		
	<p>5. Should have prior experience in providing consultancy services and project management of implementation of delivery channels such as ATMs, Internet/ Mobile Banking, payment gateway such as NEFT/ RTGS etc., with Public sector Banks in India.</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>	10	<ul style="list-style-type: none"> • 10 marks – if the criteria is met for 4 or more Banks • 7.5 marks – if the criteria is met for 3 Banks • 5 marks – if the criteria is met for 2 Banks • 2.5 marks – if the criteria is met for 1 Bank • Nil – if criteria is not met for any Banks
	<p>6. Should have undertaken a Business Process Reengineering project with Public sector Banks in India</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>	5	<ul style="list-style-type: none"> • Full marks- if the criteria are met for 5 or more Banks • 4 marks – if the criteria is met for 4 Banks • 3 marks – if the criteria is met for 3 Banks • 2marks – if the criteria is met for 2 Banks • 1marks – if the criteria is met for 1 Bank • Nil – if criteria is not met in any Bank
	<p>7.Should have drafted/reviewed minimum 2 IT related Policy documents for Public sector Banks in India.</p> <p>Note. A. Proof of such work and completion should be submitted along with the response. B. The projects should have commenced and completed in the last 6 years from the date of issuance of this RFP.</p>	5	<ul style="list-style-type: none"> • Full marks- if the criteria are met for 5 or more Banks • 4 marks – if the criteria is met for 4 Banks • 3 marks – if the criteria is met for 3 Banks • 2marks – if the criteria is met for 2 Banks • 1marks – if the criteria is met for 1 Bank • Nil – if criteria is not met in any Bank
	Sub-Total	70	
People			
	8. The bidder should have a pool of resources (at least 2 resources) in the below mentioned areas. The		

	resources should have at least worked in the respective areas for at least 1 public sector Bank in India and should be with the firm for at least a period of 2 years. The areas of expertise are :		
	a) IT strategy formulation Note: relevant certificate from the Bank to be submitted.	5	<ul style="list-style-type: none"> • 5 marks – 5 resources who have experience in 5 Banks in India and with the firm for 2 years • 4 marks – 4 resources who have experience in 4 Banks in India and with the firm for 2 years • 3 marks – 3 resources who have experience in 3 Banks in India and with the firm for 2 years • 2 marks - 2 resources who have experience in 2 Banks in India and with the firm for two years • 1 mark - 2 resources who have experience in 1 Bank in India and with the firm for two years • Nil – Others
	b) Network and Security Strategy, Hardware sizing and acceptance testing and Project management of implementation Note: relevant certificate from the Bank to be submitted.	5	<ul style="list-style-type: none"> • 5 marks – 5 resources who have experience in 5 Banks in India and with the firm for 2 years • 4 marks – 4 resources who have experience in 4 Banks in India and with the firm for 2 years • 3 marks – 3 resources who have experience in 3 Banks in India and with the firm for 2 years • 2 marks - 2 resources who have experience in 2 Banks in India and with the firm for two years • 1 mark - 2 resources who have experience in 1 Bank in India and with the firm for two years • Nil – Others
	c) Data Center/ Disaster Recovery strategy and acceptance assistance and project management of implementation Note: relevant certificate from the Bank to be submitted.	5	<ul style="list-style-type: none"> • 5 marks – 5 resources who have experience in 5 Banks in India and with the firm for 2 years • 4 marks – 4 resources who have experience in 4 Banks in India and with the firm for 2 years • 3 marks – 3 resources who have experience in 3 Banks in India and with the firm for 2 years • 2 marks - 2 resources who have experience in 2 Banks in India and with the firm for two years • 1 mark - 2 resources who have experience in 1 Bank in India and with the firm for two years • Nil – Others
	d) Vendor evaluation and	5	<ul style="list-style-type: none"> • 5 marks – 5 resources who have

	selection and project management of implementation such as CBS, Delivery channels, surround applications etc. Note: relevant certificate from the Bank to be submitted.		experience in 5 Banks in India and with the firm for 2 years <ul style="list-style-type: none"> • 4 marks – 4 resources who have experience in 4 Banks in India and with the firm for 2 years • 3 marks – 3 resources who have experience in 3 Banks in India and with the firm for 2 years • 2 marks - 2 resources who have experience in 2 Banks in India and with the firm for two years • 1 mark - 2 resources who have experience in 1 Bank in India and with the firm for two years • Nil – Others
	Sub-Total	20	
Approach and Methodology	Demonstration of in-depth understanding of the Bank project requirements through presentation to the Banks's team/ committee on the technical proposal and supplemented by interactions with relevance to the project objective and scope.	10	
	Sub-Total	10	
	Total Marks	100	Total score out of hundred

Note:

1. Banks means Public sector Banks. Public sector Banks mentioned above includes RRBs. But it does not include Co Operative Banks or Private Banks in India or Abroad.
2. In case of RRBs, the bidder should have the experience of providing consultancy services with at least 500 and above branches. All the RRB branches should be of the same sponsor bank.
3. The Bidder is required to provide documentary evidence for each of the above criteria and the same would be required on the client's letter head /Letter of engagement/Contract Agreement/Purchase Order to the satisfaction of the Bank.
4. End to end consultancy services means the technology consultant has been involved from IT strategy formulation, defining specifications, drafting RFP to vendor evaluation and selection, project management of 100% CBS implementation in the same Bank.
5. **The bidder is required to submit the copy of the Purchase Order/ Assignment letter issued by the Bank along with successful completion certificate issued by the bank as credential.**
6. **For “people”, the bidder is required to submit the letter from the Bank indicating the name of the resource, assignment/area in which the resources were involved and period worked in the given assignment. Bidder also require to give details of the concerned resource regarding assignments handled by him, Banks in which the concerned resource has handled the assignments and period of service he has completed in the firm.**

11.5 Commercial Bid Evaluation Criteria

It may be noted that commercial bids will be subjected to following evaluation process.

Under CQCCBS (Cost Evaluation under Combined Quality cum Cost Based System), the technical proposals will be allotted weightage of 70% while the financial proposals will be allotted weightage of 30%.

Proposal with a lowest cost may be given a financial score of 100 and other proposals given financial scores that are inversely proportional to their prices.

The total score, both technical and financial, shall be obtained by weighing the quality and cost scores and adding them up. **The proposed weightages for quality and cost is specified in the RFP.**

Highest point basis: On the basis of the combined weighted score for quality and cost, the bidder shall be ranked in terms of the total score obtained. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc. The proposal securing the highest combined marks and ranked H-1 will be invited for negotiations, if required and shall be recommended for award of contract.

As an example, the following procedure will be followed.

In a particular case of selection of consultant, it was decided to have minimum qualifying marks for technical qualifications as 70 and the weightage of the technical bids and financial bids was kept as 70:30. In response to the RFP, 3 proposals, A, B & C were received. **The technical evaluation committee awarded them 75, 80 and 90 marks respectively.** The minimum qualifying marks were 70. All the 3 proposals were, therefore, found technically suitable and their financial proposals were opened after notifying the date and time of bid opening to the successful participants. The price evaluation committee examined the financial proposals and evaluated the quoted prices as under:

<u>Proposal</u>	<u>Evaluated cost (Commercial Quote as per BOM)</u>
A	120.00
B	105.00
C	110.00

Using the formula LEC/EC, where LEC stands for lowest evaluated cost and EC stand for evaluated cost, the committee gave them the following points for financial proposals:

A:	$100/120 = 83$ points
B:	$100/105 = 95$ points
C:	$100/110 = 91$ points

In the combined evaluation, thereafter, the evaluation committee calculated the combined technical and financial score as under:

Proposal A:	$75 \times 0.70 + 83 \times 0.30 = 77.40$ points
Proposal B:	$80 \times 0.70 + 95 \times 0.30 = 84.50$ points
Proposal C:	$90 \times 0.70 + 91 \times 0.30 = 90.30$ points

The three proposals in the combined technical and financial evaluation were ranked as under:

Proposal A:	77.40 points : H3
Proposal B:	84.50 points : H2
Proposal C:	90.30 points : H1

Proposal C at the evaluated cost of INR 110.00 was, therefore, declared as winner and recommended for negotiations/approval, to the competent authority.

11.6 Other conditions

11.5.1. Commercial Bid valuation shall be considered as below in case of any kind of discrepancy

- 11.5.2. If there is a discrepancy between words and figures, the amount in words shall prevail. If there is discrepancy between unit price and total price, the unit price shall prevail.
- 11.5.3. If there is a discrepancy in the total, the correct total shall be arrived at by Bank.
- 11.5.4. In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
- 11.5.5. On completion of the process of evaluation and selection, the participating bidders are required to submit letter of affirmation as per annexure M

12. AWARDING OF CONTRACT

- 12.1. On completion of evaluation process of commercial bids, the Bidder whose commercial bid is accepted will be referred to as selected Bidder/Consultant and Bank will notify the name of the selected Bidder by display in the Notice Board/ host in the PGB's website: pgbankho.in. Bank will also communicate the same by e – mail.
- 12.2. Letter of appointment/ Purchase Order will be issued to the selected Bidder/Consultant
- 12.3. The selected Bidder shall submit the acceptance of purchase order within three (3) days from the date of receipt of purchase order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of purchase order by the Bidder.
- 12.4. Bank reserves its right to consider at its sole discretion the late acceptance of purchase order by selected Bidder.
- 12.5. On failure of the selected Bidder to accept purchase order within stipulated time, Bank shall be at liberty to proceed with placing the Order with H2 Bidder or go for fresh bids.
- 12.6. Within 14 days from the date of acceptance of purchase order by the selected Bidder, the Bidder shall sign a stamped Agreement referred to as Contract in this RFP, with Bank at the time, place and as per the format provided by the Bank. All stamp duty charges applicable on the agreement shall be borne by the selected Bidder. Contract performance Guarantee The period of contract shall be for the period of 2 years. However, the period of contract may be extended for another 6 months on mutual consent.
- 12.7. The successful bidder has to furnish an unconditional and irrevocable performance bank guarantee of Rs.500000/- (Rupees Five Lakh only) valid till the end of contract period with additional claim period of 3 month period as per Annexure – J, within 21 days from the date of acceptance of letter of appointment.
- 12.8. Bank at its sole discretion may cancel purchase order placed on the selected bidder without giving any notice in the event of Bidder's failure to submit the guarantee within stipulated period from the date of execution of the contract.
- 12.9. The selected bidder shall be responsible for extending the validity date and claim period of the Bank Guarantee as and when it is due on account of incompleteness of the project/Assignment. Bank shall invoke the guarantee before expiry of the validity, in case the work is not completed and the guarantee is not extended accordingly. Bank shall notify the selected Bidder in writing before invoking the guarantee.
- 12.10. The guarantee will be discharged by the Bank and returned to the selected Bidder within Ninety days after the selected Bidder's performance obligations under the contract are completed and accepted by the Bank.

13. Project Timelines:

The Consultant is required to meet the Project timelines for each work/assignment advised at the time of respective assignment.

14. General Terms and Conditions**14.1. Term of Assignment**

The bidder under this RFP will be appointed for a period of 2 years. The term is, extendable by 6 months at the sole discretion of the Bank at the same Man & material rate agreed for the contract period. However Bank may further extend further period of contract at its sole discretion on mutually agreed terms and conditions.

14.2. Mode of Assignment

For any work/assignment, the consultant will submit to the Bank the estimation of total efforts & fees applying the agreed per Man Day rates for Team Members & Senior Resource. The cap for total fee for any work/assignment will be the total fee at agreed Average Resource Cost per Man-day for the total number of Man Day efforts required.

Estimate submitted by the Consultant for each work/assignment will be reviewed & approved by the Competent Authority in the Bank before awarding the work/assignment.

14.3. Adherence to Terms and Conditions

The bidders who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process, unless expressly assented to, in writing by the Bank.

14.4. Execution of SLA/NDA

The selected Consultant should execute a contract Agreement, which would include all the services and terms and conditions to be extended as detailed herein and as may be prescribed by the Bank including Non-disclosure Clauses in the Agreement . The Consultant should execute agreement within 14 days from the date of acceptance of Letter of Appointment.

14.5 Conflict of Interest

- a) The Consultant should not receive any remuneration in connection with the assignment except as provided in the contract. The Consultant and its affiliates shall not engage in consulting or other activities that conflict with the interest of the employer/Banks under the contract.
- b) The Consultant and any of its affiliates/consortium members/subsidiaries/associates will not be eligible to work in any of the projects as IT implementation agency where the Consultant has provided/providing their consultancy services.
- c) The Consultant shall not get associated as consultant/advisor/implementation agency or in any other capacity with any of the agencies taking part in the bid process in the project in which the Consultant is appointed as consultant.
- d) Participation by Consultant with a conflict of interest situation will result in disqualification.

14.6 Other terms and conditions**a. Bank reserves the right to**

- Reject any and all responses received in response to the RFP without assigning any reason and will not be obliged to meet and have discussion with any bidder and/or entertain any representations in this regard.
- Waive or Change any formalities, irregularities, or inconsistencies in proposal format
- To negotiate any aspect of proposal with any bidder and negotiate with more than one bidder at a time

- Extend the time for submission of all proposals
 - Select the most responsive bidder (in case no bidder satisfies the eligibility criteria in totality)
 - Select the next most responsive bidder if negotiations with the bidder of choice fail to result in an agreement within a specified time frame.
 - Share the information/ clarifications provided in response to RFP by any bidder, with any other bidder(s) /others, in any form.
 - Cancel the RFP/Tender at any stage, without assigning any reason whatsoever.
 - Interview the personnel being deployed on the project.
 - Make any changes in the terms and conditions of RFP.
 - Include any terms and conditions not covered in the RFP while entering into agreement.
 - Engage the services of Level 1 resource intermittently instead of on continuous basis, in case Banks feels that the services of resources is not required on continuous basis.
 - Seek replacement of resources in case the performance of the resource provided is not to the satisfaction of the Banks.
- b. **Work Space for Carrying out Activities**
The key persons identified by the consultant for the project should carry out their activities from Bangalore or the respective RRB HO/RO locations or any other suitable location as provided by the Banks in Bangalore. In case any change in the location of Project Office, DC, DRC, NOC etc the Consultant need to provide their services at and/or for those locations. In case work is required to be carried out by the consultants from their respective office locations then the same will need to be intimated to the Bank and approval taken for the same.
- c. **Substitution of Project Team Members**
During an assignment, the substitution of key staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the consultant can do so only with the concurrence of the Bank by providing other staff of same level of qualifications and expertise, having equal or more competency than the replacement. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the Consultant during the course of this assignment besides claiming an amount, equal to the contract value as liquidated damages. However, the Bank reserves the right to insist the Consultant to replace any team member with another during the course of assignment.
- d. **Professionalism**
The Consultant should provide professional, objective and impartial advice at all times and hold the Bank interests paramount and should observe the highest standard of ethics while executing the assignment.
- e. **Adherence to Standards**
The Consultant should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities.
- f. **The Bank reserves** the right to conduct an audit/ongoing audit of the consulting services provided by the Consultant.
- g. **The Bank reserves** the right to request information from the Banks and other institutions to which the bidders have rendered their services for execution of similar projects.
- h. **Expenses**
It may be noted that Bank will not pay any amount/expenses/charges/fees/traveling expenses/boarding expenses/lodging/expenses/conveyance expenses / out of pocket expenses other than the "Agreed Professional Fee".

However, if the appointed consultant is required to undertake visit(s) to any site visit outside Bangalore such as Head Offices of the Banks, DRC, any such other offices of the Bank and any other places to carry out any discussion/study/assessment within the scope of his work, Bank will pay traveling, boarding,

lodging expenses/Diem Allowance as per current entitlement of an officer in the Bank in the cadre of Chief Manager, Scale – IV, provided the specific prior approval of tour plan was obtained from the Bank for undertaking visit(s).

Reimbursements towards such expenses will be against the production of actual tickets and bills. Further, in case of visits where the original starting place of journey is other than Bangalore, reimbursement of traveling expenses will be the actual amount incurred or the amount of fare entitlement by entitled mode and class, for the distance of the place visited from Bangalore by shortest route, whichever is lower. Such payment will be, in addition to the Agreed Professional Fee.

i. **Payment Terms:**

The Consultant has to raise the Invoice for their consultancy fees on monthly basis. The undisputed Invoice will be paid at the end of every month for the services rendered as per the rates which are described in the Commercial Proposal (Annexure B) and finally agreed between Bank and Consultant on a project to project basis.

For any work/assignment, the consultant will submit to the Bank the estimation of total efforts & fees applying the agreed per Man Day rates for Team Members & Senior Resource. The cap for total fee for any work/assignment will be the total fee at agreed Average Resource Cost per Man-day for the total number of Man Day efforts required.

Estimate submitted by the Consultant for each work/assignment will be reviewed & approved by the Competent Authority in the Bank before awarding the work/assignment.

The professional fee payable to the consultant shall be exclusive of service tax if any applicable and any other Government cess/levies as may be in force at that time and to claim such expenses, the consultant shall have registered with the concerned authorities for the said purposes. As such, the applicable service tax and any other Government cess/levies as may be in force at that time will be payable in addition to the professional fee quoted. However applicable TDS will be deducted from the fees payable.

- j. The bidder cannot change the Project Manager during entire period of execution of the assigned scope of work unless consented in writing by the Bank.
- k. **The bid should contain the resource planning proposed to be deployed for projects that will be assigned during the contract period which includes, inter-alia, the number of personnel, skill profile of each personnel, etc. Bank can conduct interview of the Resource already deployed and also to be deployed and call for credential of resource so deployed and to be deployed for the project.**
- l. **The Level 1 resource (team member) should have minimum experience in providing consultancy service in BFS (Banking and Financial Service) in India.** Necessary proof to be submitted. Other resources to be deployed should have appropriate qualifications and experience to perform the services to fulfill its obligations.
- m. Single Point of Contact: The selected bidder should have a local office in Bangalore and has to provide details of single point of contact viz. name, designation, address, e-mail address, telephone/mobile no., etc. Escalation matrix should also be provided with full details.
- n. **Applicable Law and Jurisdiction of Court: The Contract with the selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Bangalore (with the exclusion of all other Courts).**
- o. **Liquidated Damages (LD):** The Bank will impose liquidated damages @ 0.5% per week or part thereof of each assignment value subject to maximum of 10% of each contract /assignment value per week or part thereof, for delay in not adhering to the time schedules for commitments under each contract without prejudice to the bank's right to cancel the contract and take other legal measures, as deemed fit.

If the selected Bidder fails to complete the due performance of the each assignment/ contract in accordance to the specifications and conditions agreed during the final assignment/ contract negotiation, the Bank reserves the right either to cancel the assignment/ contract or to accept performance already made by the bidder. The Bank reserves the right to recover a suitable amount as deemed reasonable by the Bank as Liquidated Damage for nonperformance.

The Bank's decision on LD is final and will be binding on the bidder.

Both the above Liquidated Damages are independent of each other and are applicable separately and concurrently.

LD is not applicable for reasons attributable to the Bank and Force Majeure, such period will be excluded for computing the LD. However, it is the responsibility of the bidder to prove that the delay is attributed to the Bank and Force Majeure. The bidder shall submit the proof authenticated by the bidder and Bank official that the delay is attributed to the Bank and Force Majeure along with the bills requesting payment.

- p. **Force Majeure:** Any failure or delay by vendor or Bank in the performance of its obligations, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, or acts of God, war, terrorism, riots, civil disorders, rebellions or revolutions, acts of governmental authorities or other events beyond the reasonable control of non-performing Party, is not a default or a ground for termination. The affected Party shall notify the other party within reasonable time period of the occurrence of a Force Majeure Event.
- q. **Authorized Signatory:** The selected bidder shall indicate the authorized signatories who can discuss and correspond with the Bank, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank. The bidder shall furnish proof of signature identification for above purposes as required by the Bank.
- r. **Indemnity:** The bidder shall indemnify Bank and keep indemnified for against any loss or damage that Bank may sustain on account of violation of patent, trademarks, etc. by the bidder. The total liability of the selected bidder under this clause and contract shall not exceed the total contract value.

The Bidder shall indemnify Bank and its employees, personnel, officers, directors, (hereinafter collectively referred to as "personnel") harmless from and against any and losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against Bank.

- s. **Right to Reject Bids:** Bank reserves the absolute right to reject the response to this RFP if it is not in accordance with its requirements and no correspondence will be entertained by the Bank in the matter. The bid is liable to be rejected if
 - a) It is not in conformity with the instructions mentioned in this RFP document.
 - b) It is not accompanied by the requisite Application Money & EMD/BG
 - c) It is not properly/duly signed.
 - d) It is received through Telex/Telegram/Fax.
 - e) It is received after expiry of the due date and time
 - f) It is incomplete including non-furnishing the required documents.
 - g) It is evasive or contains incorrect information.
 - h) There is canvassing/ lobbying of any kind.
 - i) It is submitted anywhere other than the place mentioned under Clause 7.4 and 7.5
 - j) Bank can reject the bid without assigning any reason.
- t. **Non Payment of Professional Fees:** If any of the items/activities as mentioned in the price bid are not taken up by the Bank during the course of this assignment, the Bank will not pay the professional fees quoted by the consultant in the Price Bid against such activity/item.

- u. **Assignment:** Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the consultant, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Bank.
- v. **Non – Solicitation:** The consultant, during the term of the contract and for a period of two years thereafter shall not without the express written consent of the Bank, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who is an employee or associate or engaged in any capacity, by the Bank in rendering services under the contract; or b) induce at any time any person who is an employee or associate of the Bank to terminate his/ her relationship with the Bank.
- w. **No Employer- Employee Relationship:** The consultant or any of its holding/subsidiary/ joint- enture /affiliate/group/client companies or any of their employees/officers/staff/personnel/representatives/agents shall not, under any circumstances, be deemed to have any employer-employee relationship with the Bank or any of its employees/officers/staff/representatives/personnel/agents
- x. **Vicarious Liability:** The consultant shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the consultant 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 contract. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the consultant, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the consultant shall be paid by the consultant alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the consultant's employees, agents, contractors, subcontractors etc. The consultant shall agree to hold the Bank, its successors, assigns 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 consultant's employees, agents, contractors, subcontractors etc.
- y. **Subcontracting:** The consultant shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the consultant under the contract without the prior written consent of the Bank.
- z. **Cancellation of Contract and Compensation:** The Bank reserves the right to cancel one or all contracts/ assignments of the selected bidder at the discretion of the Bank and recover expenditure incurred by the Bank on the following circumstances. The Bank would provide 30 days notice to rectify any breach/ unsatisfactory progress:
- The selected bidder commits a breach of any of the terms and conditions of any one bid/contract.
 - The bidder goes into liquidation voluntarily or otherwise.
 - The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.
 - If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.

After the award of any contract or assignment, if the selected bidder does not perform satisfactorily or delays the execution of the contract/ assignment, the Bank reserves the right to get the balance contract/ assignment executed by another party of his choice by giving one months notice for the same. In this event, the selected bidder is bound to make good the additional expenditure which the Bank may have to incur to carry out bidding process for the execution of balance of contract/ assignment. This clause also is applicable, if for any reason the contract/ assignment is cancelled.

The Bank reserve the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/ are invoking bank Guarantee, security deposit, if any, under this contract.

If Bank feels the services of the Consultant is not required or due to any other reason, the Bank reserve the right to cancel the assignment and / or contract by giving one month notice to the selected bidder/Consultant. However, Bank is not obliged to inform reason for cancellation of assignment and / or contract.

Note: Notwithstanding anything said above, the Bank reserves the right to reject the contract/ RFP response or cancel the entire process without assigning reasons thereto.

- aa. **Dispute Resolution:** If a dispute, controversy or claim arises out of or relates to the contracts, or breach, termination or invalidity thereof, and if such dispute, controversy or claim cannot be settled and resolved by the parties through discussion and negotiation, then the parties shall refer such dispute to arbitration. Both parties may agree upon a single arbitrator or either party shall appoint one arbitrator and the two appointed arbitrators shall thereupon appoint a third arbitrator. The arbitration shall be conducted in English and a written order shall be prepared. The venue of the arbitration shall be Bangalore. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996. The decision of the arbitrator shall be final and binding upon the parties.
- bb. Decision of Banks on the entire RFP and its interpretation, Terms and conditions, Evaluation of bids, selection of Consultant etc is final and binding on the bidders.
- cc. **Counterparts** – “The Contract Agreement” shall be executed in English language in 4 (Four) originals, each RRB receiving the duly signed original and the selected bidder receiving the fourth original.

Place: Bangalore
Date: 02/01/2012

NC Nataraja
General Manager & Project Director
Canara Bank RRBs CBS project

Annexure - A
Eligibility Criteria and Documents to be submitted

SI No	Eligibility Criteria	Documents required	Supporting Document Submitted by the bidder
1	Should be a Government Organization/PSU/PSE/ partnership firm or a private/ public limited Company under Indian Laws.	Copy of memorandum of association/ Copy of Certificate of incorporation and commencement of business	
2	Should be in existence for five years as on 30.11.2011 (In case of mergers/ acquisitions/ restructuring or name change, the date of establishment of earlier/original Partnership Firm / private/ public Limited Company can be taken into account.)	Certificate of registration, Commencement of Business or any other legal document acceptable to the Bank	
3	Should have a minimum turnover of at least 75 Crores in each of the past two years, i.e., 2009-10 & 2010-11 from Indian operations	Audited Balance Sheet for the last two years	
4	Should have positive net worth for last two years (Net worth is calculated as follows: Capital Funds (capital +free reserves) – (minus) Accumulated loss if any +Balance of deferred revenue expenditure + other intangible assets.	Audited Balance Sheet for the last two years The CA certificate without any riders or qualifications to be provided in this regard.	
5	Should have prior experience in independently handling IT consultancy assignments, such as IT strategy formulation, defining and gathering requirements, Drafting RFP, Drafting IT Policies, vendor evaluation and selection, testing, bench marking, project management of CBS, Delivery Channels (ATM, Mobile Banking, Internet Banking etc), surround applications (AML, ALM, CRM, GBM, HRMS, etc) etc for Public Sector Banks.	Certificate / Letter from the Bank for prior experience in IT consultancy assignments, handled independently such as IT strategy formulation, defining and gathering requirements, Drafting RFP, Drafting IT Policies, vendor evaluation and selection, testing, bench marking, project management of CBS, Delivery Channels (ATM, Mobile Banking, Internet Banking etc), surround applications (AML, ALM, CRM, GBM, HRMS, etc) etc for Public Sector Banks. (Engagement letters/ purchase Order and Successful completion certificates from the Bank needs to be furnished along with the response)	
6	Should have prior experience in providing consultancy for network architecture, security architecture, data center, disaster recovery center and Business Continuity plan for at least 1 Public Sector Bank in India.	Certificate / letter from the Bank for having provided the consultancy services & Project Management of network architecture, security architecture, data centre, disaster recovery and Business Continuity. (Engagement letters/ purchase Order and Successful completion certificates from the Bank needs to be furnished along with the response)	
7	Should have handled at least 1 BPR (Business Process Reengineering) project in any public sector Bank in India	Certificate/Letter from the Bank for having provided the consultancy service for BPR (Business Process Reengineering) project. (Engagement letters/ purchase Order and Successful completion certificates from the Bank needs to be furnished along with the response)	
8	The bidder should have local office in Bangalore.	Address proof of the office at Bangalore with contact details, postal address, e mail etc., to be submitted (Telephone Bill, Rent receipt, Rental agreement etc..)	

Annexure - B
Technical Proposal Format

Particulars to be provided by the bidder in the technical proposal –

S. No.	Particulars	Details to be furnished by the bidder		
1	Name of the bidder			
2	Year of establishment and constitution - Certified copy of "Partnership Deed" or "Certificate of Incorporation" should be submitted as the case may be.			
3	Location of Registered office/Corporate office and local office address			
4	Mailing address of the bidder			
5	Address, contact number, email of Bangalore Office			
6	Names and designations of the persons authorized to make commitments to the Bank			
7	Name, Telephone and fax numbers of contact persons			
8	E-mail addresses of contact persons			
9	Details of : Description of business and business background Service Profile & client profile Domestic & International presence Alliance and joint ventures	-provide details in the separate sheet-		
10	a) PAN number b) Service tax registration number	a) b)		
11	Gross revenue of the bidder (not of the group) Year 2008-09 Year 2009-10 Year 2010-11 (Audited Balance sheet to be provided)	2008-09	2009-10	2010-11
12	Net Profit of the bidder (not of the group) Year 2008-09 Year 2009-10 Year 2010-11	2008-09	2009-10	2010-11

	(Audited Balance sheet to be provided)			
13	Approach and methodology for the proposed scope of work along with Illustrative deliverables	-provide details in separate sheet-		
14	Details of global standards, quality certification secured by the company/ firm Copy of such certificates to be attached			
15	Details of prior experience in performing end to end consultancy services comprising of IT strategy, Defining specifications, Drafting CBS RFP to vendor evaluation and selection and project management of 100% CBS implementation in a public sector Bank. Proof of such work and completion should be submitted along with the response			
16	Details of prior experience in IT consultancy assignments, handled independently such as IT strategy formulation, defining and gathering requirements, Drafting RFP, vendor evaluation and selection, testing and Bench marking, surround applications (ALM,AML,CRM,GBM, HRMS, etc) etc for Public Sector Banks Proof of such work and completion should be submitted along with the response.			
17	Details of prior experience in project management of implementation of and providing Consultancy for network architecture, security architecture, data center, Disaster recovery and Business Continuity for Public Sector Banks in India. (Only such projects would be considered where the bidder has performed work in the same Bank). Proof of such work and completion should be submitted along with the response.			
18	Details of continued long association on retainer basis or otherwise with Public sector Banks for technology consultancy Assignments. (i.e. the services of the Consultant for technical consultancy should be ongoing on a continuous basis and in force till date of bidding) This is what is meant by continued long association over a period of time. Proof of such assignment should be submitted along with the response.			
19	Details of consultancy services provided for undertaking business process reengineering in			

	public sector Banks in India. Proof of such work and completion should be submitted along with the response	
20	Details of prior experience in providing consultancy services and project management of implementation of delivery channels such as ATMs, Internet/ Mobile Banking, payment gateway like NEFT/ RTGS etc., with Public sector Banks in India. Proof of such work and completion should be submitted along with the response	
21	Details of Drafting/ Reviewing the IT Related Policies Undertaken for Public Sector Banks in India. Proof of such work and completion should be submitted along with the response	
22	Details of similar assignments described in the RFP on hand as on date (Give the name and address of the Bank, contact person name and number, email id etc., - necessary documentary proof to be furnished.)	-provide in separate sheet with full details-
21	Details of the bidder's proposed methodology/approach for providing services to the Bank with specific reference to the scope of work.	-provide in separate sheet with full details-
22	Name of overall person responsible: Name of the Engagement Manager with their qualifications & experience	As per Annexure F
23	Name of Other Team members, their qualifications & experience	As per Annexure F

Note: Public Sector Banks includes RRBs. In case of RRBs, the bidder should have the experience of providing consultancy services with at least 500 and above branches. All the RRB branches should be of the same sponsor bank.

Declaration:

1. We confirm that we will abide by all the terms and conditions contained in the RFP.
2. 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.
3. 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.
4. We confirm that this response, for the purpose of short-listing, is valid for a period of six months, from the date of expiry of the last date for submission of response to RFP.
5. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Signature of the Authorised Representative

Name:

Place:

Designation:

Date:

Seal of the Company

**Annexure - C
Commercial Bid Format**

Scope of Work	Resource Level	Cost/Man Day (a)	Man days per annum assumed (b)	Total Cost (c=a*b)
Scope of work as defined in Clause 6	Team member (Level 1)		288	
	Team Member (Level 2)		60	
	Senior Resource		30	
	Total Cost			
Fee for 1 Resource at average cost (Total Cost/3)(Cost cap rate)				

Terms & Conditions:

- The Level 1 resource (Team member) should have minimum of one year experience in handling consultancy Services in the BFS (Banking and Financial Services) in India.
- The fee per man-day rates quoted above is in lump sum (fixed price) amount and any additional amount will not be payable by the Bank for whatsoever reasons during the contract period of 24months, extendable to further 6 months.
- For any given work/assignment, the chosen bidder will submit to the Bank the estimate of total Efforts & fees applying the agreed Per Man-day rates for the resources. However, the total fee must not exceed the product of total Man days required and agreed per Man Day rate for Average Resource.
- The fee quoted is exclusive of service tax if any applicable and any other Government cess/levies as may be in force.
- Bank will deduct applicable TDS, if any, as per the law of the land.
- The fee quoted also includes the cost of deliverables for all the phases of the Project.
- Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.

Signature of the Authorised Representative

Name:

Place:

Designation:

Date:

Seal of the Company

Note:

- The price quoted for the project should be excluding any taxes, duties & Govt. levies.
- The base location for the project execution would be at Bangalore or the RRBs HO/RO locations as appropriate with the Bank premises
- Any travel outside of Bangalore and three Head Offices of the bank for field work would have to be agreed with the Bank. Such travel would be in line with the Bank's eligibility at the level of Chief Manager (Scale IV)
- The Technical Consultant will have to work as per the business hours of the Bank
- The man days are only illustrative and used for the purpose of arriving at least prices/least quote. The actual man days will be dependent on the work to be performed
- All prices to be valid for a period of 2 years extendable to further 6 months at sole discretion of the Bank at the same man day rate from the date of contract execution / signing

Resource Level Mapping

S. No.	Level of Resources	Designations / equivalent designations falling under this category
1	Team Member (Level 1)	Analyst/ Associate Consultant/ Consultants/Asst. Manager
2	Team Member (Level 2)	Sr. Consultants / Managers/ Sr. Managers
3	Senior Resource	Partner / Director / Managing Director / / Vice President / Executive Director / Deputy Director / Asst. Vice President / Senior Professors

The resources would be appointed on a project requirement made known by the bank only if they meet the aforementioned categorization as indicated in the table above and after obtaining prior approval from the bank.

Note: The Level 1 resource (Team member) should have minimum of one year experience in handling consultancy Services in the BFS (Banking and Financial Services) in India.

Annexure – D
Letter of Undertaking/ Confirmation

To
General Manager
Pragathi Gramin Bank,
Head Office,
Department of Information Technology
Post Box 55, Gandhinagar
Bellary 583 103

Date :

Dear Sir,
Ref: -

1. We hereby undertake to agree to abide by all the terms and conditions stipulated in the tender document.
2. We confirm having submitted the Bid and annexures in accordance with the said RFP. The details submitted by us are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, Bank has the right to summarily reject the proposal and disqualify us from the process.
3. We confirm that we will abide by the conditions mentioned in the Tender Document (RFP and annexure) in full and without any deviation.
4. We, hereby acknowledge and confirm, having accepted that the Bank can at its absolute discretion, apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP and related documents, in short listing of bidder consultants for providing consultancy services.
5. Having examined the Request for Proposal (RFP) including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide the desired services for the **End-to-End Technical and Project Management Consultancy on a Retainer basis in Pragathi Gramin Bank, South Malabar Gramin Bank, Shreyas Gramin Bank** in conformity with the said RFP and in accordance with our proposal and the schedule of Prices indicated in the Price Bid and made part of this bid.
6. If our Bid is accepted, we undertake to complete the project within the scheduled time lines.
7. We confirm that this offer is valid for six months from the last date for submission of RFP to the BANK.(RFP closing date)
8. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
9. 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".
10. We agree that the Bank is not bound to accept the lowest or any Bid that the Bank may receive.
11. We have not been barred/black-listed by any regulatory / statutory authority.
12. We have the required approval to be appointed as a consultant to provide the services to Bank.
13. We shall observe confidentiality of all the information passed on to us in course of the tendering process and shall not use the information for any other purpose than the current tender.

Signature of the Authorised Representative
Name:
Designation:
Seal of the Company
Phone No.:

Place:
Date:

Fax:
E-mail:

Annexure- E
Estimated Effort and Elapsed Time (Format to be used for submission of estimates for individual work/assignment as and when assigned)

Scope of Work:

Any other detail:

S. No.	Activities	Elapsed Time	Effort in Man Days	Resource Level	Number of team members who will be deployed	Remarks

Signature of the Authorised Representative

Name:

Place:

Designation:

Date:

Seal of the Company

**Annexure - F
Proposed Team Profile**

S. No.	Project Scope	Name of the Team Member	Qualifications and Certifications	Previous Banks where team member was associated	Duration of team member association	No. of years of work experience	Number of years of similar assignments involved in banks in India	Estimated efforts in elapsed man days
1	Providing services of Resources on continuous basis for guiding, assisting and provide consultancy services including Project Management of the existing CBS, Delivery Channels, Interfaces, Surround applications and other Information Technology Projects/Initiatives as detailed in the Objective and Scope during the period of contract based on the need and requirement of the Bank/s (6.2.1)							
2	Defining of Technology Roadmap (6.2.2)							
3	Guide/ assist the Bank in functional integration of RRBs with sponsor bank and implementing e-governance. (6.2.3)							
4	Providing Assistance to the Bank on all Information Technology related Aspects (6.2.4)							
5	Providing assistance to the Bank in vendor evaluation and selection for IT related products, services & Projects(6.2.5)							
6	Providing Testing Services (6.2.6)							
7	Providing project management assistance to the Bank for implementation of IT							

	projects (6.2.7)							
8	Providing assistance to the Bank on IT transformation (6.2.8)							
9	Providing assistance to the Bank for switch-over from outsourced model to the In-house managed model							
10	Providing assistance to the Bank to implement IT governance Framework (6.2.9)							
11	Providing assistance to the Bank for review, modification and formulation of IT related Policies including Business Continuity Plan (6.2.10)							
12	Assisting/ guiding of new Master Agreement, Terms & Conditions and Deliverables for Facility Management of CBS (6.2.12)							
13	Guide/ assist the banks in implementation of Financial Inclusion Project (6.2.13)							
14	Evaluate the existing MIS framework and propose a view of the desired IT applications/ solutions and Data Collection strategies. (6.2.14)							
15	Other scope of work as defined under clause 6.2.15 to 6.2.26							

We hereby acknowledge that the information provided by us is true and to the best of our knowledge.

Place:
Date:

Signature of the Authorised Representative
Name:
Designation:
Seal of the Company

Annexure - G
Comments on the Terms & Conditions, Services and Facilities provided

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 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 No.	Section/Clause	Clarification Point as Stated in the Tender Document	Comment/Suggestion/Deviation
1				
2				
3				

Note: The above is only suggestion/ comments. Bank reserves the right to accept, reject, modify the suggestions/ comments/ deviations in entirety or otherwise.

Place:
Date:

Signature of the Authorised Representative
Name:
Designation:
Seal of the Company

Annexure - H
BANK GUARANTEE FORMAT FOR EARNEST MONEY DEPOSIT

To
 General Manager
 Pragathi Gramin Bank,
 Head Office,
 Department of Information Technology
 Post Box 55, Gandhinagar
 Bellary 583 103

Whereas _____ (hereinafter called "the Bidder") has submitted its bid dated _____ (hereinafter called "the Bid") in favour of Pragathi Gramin Bank (hereinafter called the "Employer");

KNOW ALL MEN by these presents that we, _____ (hereinafter called "the Bank" are bound unto the Employer for the sum of Rs. 1,00,000/- (Rupees One Lakh only) for which payment well and truly to be made to the said Employer, the Bank binds itself, its successors and assigns by these presents;

THE CONDITIONS of this obligation are:

If the bidder withdraws or amends their offer of retainer before finalization of contract by the employer, We undertake to pay to the Employer up to the above amount upon receipt of his first written demand without the Employer having to substantiate his demand, provided that in his demand the Employer will note that the amount claimed by him is due to him owing to the occurrence the above condition.

Notwithstanding anything herein contained,

- (i) Our liability under this Guarantee shall not exceed Rs. 1,00,000/- (Rupees One Lakh only)
- (ii) This Bank Guarantee shall be valid up to _____ and
- (iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before _____

Dated ----- day of ----- 2012

SIGNATURE OF THE BANK

**Annexure-J
PERFORMANCE SECURITY/GUARANTEE FORM**

(FORMAT OF BANK GUARANTEE (BG) FOR PERFORMANCE SECURITY)
(ON A NON-JUDICIAL STAMP PAPER OF REQUISITE VALUE)

TO

General Manager
Pragathi Gramin Bank,
Head Office,
Department of Information Technology
Post Box 55, Gandhinagar
Bellary 583 103

WHEREAS _____ (hereinafter called "the Bidder") has submitted its bid dated _____ (date of submission of bid) for providing the consultancy services for implementation of IT Solutions in response to Pragathi Gramin Bank's Request for Proposal No. PGB/TC/RFP/2 /2011-2012 Dated: 02/01/2012 (on behalf of Pragathi Gramin Bank, South Malabar Gramin Bank and Shreyas Gramin Bank, RRBs sponsored by Canara Bank) (hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that WE _____ (name of bank) of _____ (name of country) having our registered office at _____ (address of bank) (hereinafter called "the Bank") are bound unto PRAGATHI GRAMIN BANK (hereinafter called "the Beneficiary") in the sum of Rs. _____ /-(Rupees _____ only) for which payment will and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this _____ day of _____, 20____.

THE CONDITIONS of this obligation are:

If the Bidder, having been notified, by the beneficiary, as selected for providing consultancy services for IT Solutions as defined in the RFP during the period of contract fails to provide services or perform obligations in accordance with the aforesaid RFP and Contract, as bidder;

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without the Beneficiary having to substantiate its demand, provided that in its demand the beneficiary will note that the amount claimed by it is due to it owing to the occurrence of above condition, specifying the occurred condition.

This guarantee will remain in force up to 24 months plus 90 days from the date of signing the contract i.e. up to _____ (mention date of expiry which should be a minimum of contract period + 90 days), and any demand in respect thereof should reach the Bank not later than the above date.

Notwithstanding any other term contained herein:

- a) this guarantee shall be valid only up to _____ (Insert Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
- b) the total liability of Bank under this guarantee shall be limited to Rs. _____ (Rupees _____ only)

Place:

SEAL

Code No.

SIGNATURE.

NOTE:

1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG
2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.

Annexure – K**Check List**

Sub:: RFP for appointment of Technical and Project Management Consultant on a retainer basis

SI No	Particulars	Submitted / Enclosed (Yes/No)	For Banks use
1	Application Money for Rs.10000/-(DD in favour of Pragathi Gramin Bank payable at Bellary)		
2	BG/ DD/ Bankers cheque for EMD for Rs.100000/- as per Annexure -H		
3	Technical proposal as per annexure –B with annexures		
4	Masked Copy of Commercial Bid as per Annexure -C		
5	Letter of Undertaking/ Confirmation as per Annexure – D		
6	Proposed Team Profile as per Annexure - F		
7	Comments on the Terms & Conditions, Services and Facilities provided as per Annexure - G		
8	Sealed Commercial bid cover containing the commercial bid as per Annexure -C		

Note:-

1. Authorization Letter needs as per Annexure L to be produced by the authorized representative during opening of Bid. It **should not** be included in the envelope.
2. Any comment on the terms and conditions, services and facilities provided as per annexure G has to be submitted before pre bid meeting.

Signature of the Authorised Representative

Name:

Place:

Designation:

Date:

Seal of the Company

**Annexure - L
Authorization Letter Format**

To
General Manager
Pragathi Gramin Bank,
Head Office,
Department of Information Technology
Post Box 55, Gandhinagar
Bellary 583 103

Dear Sir,

SUB: Authorization Letter for attending the Bid Opening

REF: YOUR RFP NO: PGB/TC/RFP/2 /2011-12 Dated 02 01 2012

This has reference to your above RFP for appointment of Technical and Project Management Consultant on a retainer basis

Mr./Miss/Mrs. _____ hereby authorized to attend the bid opening of the above _____ DT: _____ on _____ on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative:

Signature of Authorizing Authority

Name:

Place:

Designation:

Date:

Seal of the Company

Annexure – M**This has to be submitted only at the time of opening of commercial BID.****Bidder Affirmation**

To,
 General Manager
 Pragathi Gramin Bank,
 Head Office,
 Department of Information Technology
 Post Box 55, Gandhinagar
 Bellary 583 103

Dear Sir,

Subject: Request for Proposal (RFP) For Appointment of Technical and Project Management Consultant on a Retainer Basis – Opening of Commercial Bid on (insert date here)

Ref No. PGB/TC/RFP/2 /2011-2012 Dated: 02/01/2012

This is with reference to our offer against Request for Proposal (RFP) For Appointment of Technical and Project Management Consultant on a Retainer Basis bearing Ref No. PGB/TC/RFP/2 /2011-2012 Dated: 02/01/2012 as referred above.

We note that the evaluation has been conducted based on the Evaluation Methodology defined in the RFP.

This is to confirm that the bid evaluation process conducted by Pragathi Gramin Bank has been conducted in a fair, transparent and uniform manner and we have no reservations or complaints against the process followed. We are well informed of the process and it was fair and transparent.

We have no complaints whatsoever against Bank.

Vendor	Authorized Representative Name	Signature

Witness:

Place:

Name:

Date: