



## **Request for proposal for Supply, Implementation and Maintenance of Automated Collection System**

**Bank of Baroda**

**RFP/Tender ref. No.: BCC:IT:PROC:114:35**

**9<sup>th</sup> September, 2022**

**[A] Important Dates:**

<b>Schedule of RFP</b>		
<b>A.1</b>	RFP No.	BCC:IT:PROC: 114:35
<b>A.2</b>	Date & Time of Issuing RFP	9 <sup>th</sup> September, 2022
<b>A.3</b>	Last Date of receiving request for clarifications before the Pre-bid Meeting	04:00 PM on 15 <sup>th</sup> September, 2022
<b>A.4</b>	Date of Pre - Bid Meeting	03:00 PM on 16 <sup>th</sup> September, 2022
<b>A.5</b>	Pre-Bid Meeting details	<ul style="list-style-type: none"> <li>○ Pre bid meeting will be held online through Bank's Online Meeting Platform (i.e. Microsoft Teams)</li> <li>○ Bidder to submit a maximum of -2- participant's names, contact numbers, designations and e-mail IDs on <a href="mailto:rfp.it.procurement@bankofbaroda.com">rfp.it.procurement@bankofbaroda.com</a> along with pre-bid queries.</li> <li>○ Meeting invite Link will be sent by the Bank to bidder's provided email IDs to join the Online Meeting as per the schedule mentioned above.</li> </ul> <p>Bidder representatives will have to click the Bank provided link (provided in the e-mail) to join the On-Line Pre-bid meeting.</p>
<b>A.6</b>	Last Date & Time of Submission of Bids	03:00 PM on 7 <sup>th</sup> October, 2022
<b>A.7</b>	Date & Time of opening of Part-I Eligibility cum Technical Bid	04:00 PM on 7 <sup>th</sup> October, 2022
<b>A.8</b>	Date & Time of opening of Part-II Commercial Bid	The commercial bids of only those Bidders who qualify in both eligibility and technical evaluation will be opened. The date for opening of the commercial bid would be communicated separately to the technically eligible Bidders.
<b>A.9</b>	Application Money	<b>"Not Applicable"</b>
<b>A.10</b>	Earnest Money Deposit	24,00,000/-
<b>A.11</b>	Website Address for online submission of bids (Technical as well as commercial bids)	<p>Mode: Online</p> <p>URL: <a href="https://www.tenderwizard.com/BOB">https://www.tenderwizard.com/BOB</a></p>

<b>A.12</b>	Website Address for opening of bids	Mode: Online URL: <a href="https://www.tenderwizard.com/BOB">https://www.tenderwizard.com/BOB</a>
<b>A.13</b>	Contact Details of e-procurement portal helpdesk/Support Team	ITI Limited, Tender wizard Helpdesk Team Email: <a href="mailto:eprocurebob@etenderwizard.com">eprocurebob@etenderwizard.com</a> Phone: +91-11-49424365 Mr. . Kurupesh Kulkarni :+91-8800907637 For more details, check under Contact us at home page of e-procurement portal. <a href="https://www.tenderwizard.com/BOB">https://www.tenderwizard.com/BOB</a>
<b>A.14</b>	RFP Coordinator Name, Contact details (Bank)	Sukhapal Singh, Sr. Manager (IT) Contact No. +91-22-6698 3228 / 3237 Email: <a href="mailto:rfp.it.procurement@bankofbaroda.com">rfp.it.procurement@bankofbaroda.com</a> , Postal Address : The Chief Manager (IT Procurement), Bank of Baroda, C-34, G-Block, Baroda Sun Tower, 3rd Floor, Project Office, BKC, Mumbai – 400051

**[B] Important Clarifications:**

Following terms are used in the document interchangeably to mean:

1. Bank, BOB means 'Bank of Baroda'
2. Recipient, Respondent, Bidder, service provider, means the respondent to the RFP document
3. RFP means the Request For Proposal document
4. Proposal, Bid means "Response to the RFP Document"
5. OEMs means "Original Equipment Manufacturers"
6. Support means Support & Services to be provided as part of the Scope of Work
7. MSP means Managed Service Provider of the Bank for Data Center
8. ATP means Acceptance Test Procedure
9. AMC means Annual Maintenance Contract
10. SLA means Service level Agreement
11. SBA means Saving Bank Account
12. DEM means Data Exchange Model
13. OSD means Original Software Developer

**Please note:**

- I. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority.
- II. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a

consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.

III. “Bidder from a country which shares a land border with India” for the purpose of this Order means: -

- a. An entity incorporated, established or registered in such a country; or
- b. A subsidiary of an entity incorporated, established or registered in such a country; or
- c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d. An entity whose *beneficial owner* is situated in such a country; or
- e. An Indian (or other) agent of such an entity; or
- f. A natural person who is a citizen of such a country; or
- g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

IV. The *beneficial owner* for the purpose of (iii) above will be as under:

1. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

Explanation—

- a. “Controlling ownership interest” means ownership of or entitlement to more than twenty-five per cent, of shares or capital or profits of the company;
- b. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
2. In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
3. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
4. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
5. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective

control over the trust through a chain of control or ownership.

V. An Agent is a person employed to do any act for another, or to represent another in dealings with third person.

VI. The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority.

**Confidentiality:**

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

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## 1. Introduction

Bank of Baroda is one of the largest Public Sector Bank (PSU) in India with a branch network of over 8,100+ branches in India and 95+ branches/offices overseas including branches of our subsidiaries, distributed in 15+ countries.

Bank of Baroda, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office at C-26, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051 (hereinafter referred to as the “Bank”) which expression unless repugnant to the context or meaning thereof shall mean and include its successors and assigns), intends to issue this RFP document, hereinafter called RFP, to eligible Bidders, hereafter called as ‘Bidders’, to participate in the competitive bidding for Supply, Implementation and Maintenance of Automated Collection System for a period of 5 Years.

## 2. Project overview and scope of work

This Request for Proposal (RFP) document has been prepared solely for the purpose of enabling Bank of Baroda (“the Bank”) to select a bidder for Supply, Implementation and Maintenance of Automated Collection System for a period of 5 Years. The detail scope of work is mentioned in the Annexure - 11. However, Bank reserve the right to modify/ change the scope of work at any phase of this contract.

## 3. Contract period

The bank shall enter in to an agreement with the selected bidder for a period starting from date of the Purchase Order till -5- years from the Go-Live Sign-off date given by Bank officials. The contract will be deemed completed only when all the items and services contracted by the Bank are provided in good condition, installed, implemented, tested and accepted along with the associated documentation provided to Bank’s employees; as per the requirements of the contract executed between the Bank and the Bidder. The Bank will have the right to renegotiate these prices at the end of the contract period.

## 4. Pre-Qualification for Submission of Bid

Bidders satisfying the eligibility conditions (mentioned in Annexure - 02) and General terms and conditions specified in this document and ready to provide the said “Services” in conformity with Scope of Work stipulated in Annexure - 11, may submit their bid through Bank’s e-tendering service provider website <https://www.tenderwizard.com/BOB> on or before the time line stipulated in the [A] Important Dates.

Bids submitted by any other means other than bid submission in e-tendering website will not be accepted by the Bank. The detail guidelines for submission details and E-tendering mentioned in Annexure - 01.

## 5. Bid Security (Earnest Money Deposit)

- a. Bidders are required to give an earnest money deposit of an amount as mentioned in “[A] Important Dates” at the time of submission of the technical bid. The proof of same is to be submitted while opening of eligibility cum technical bid, failing of which the bid of the concerned bidder may be rejected.



Bid Security (Earnest Money Deposit)" shall be paid through electronic mode or a Bank Guarantee (Annexure 05 – Bid Security Form) of an equal amount issued by a Commercial Bank (other than Bank of Baroda) located in India. This Bid-security is valid for 8 months and to be submitted through the electronic mode to the below mention account. The details of the account are as under.

- ✓ **Account Number-29040400000417**
- ✓ **Account Name – Bank of Baroda**
- ✓ **Branch- BKC, Mumbai**
- ✓ **IFSC- BARB0BANEAS.**

Non-submission of Earnest Money Deposit in the format prescribed in RFP will lead to outright rejection of the Offer. The EMD of unsuccessful bidders will be returned to them on completion of the procurement process. The EMD (Earnest Money Deposit) of successful bidder(s) will be returned on submission of Performance Bank Guarantee / security deposit.

The amount of Earnest money deposit would be forfeited in the following scenarios:

- a. In case the bidder withdraws the bid prior to validity period of the bid for any reason whatsoever.
- b. In case of the successful bidder, if the bidder fails or refuses to accept and sign the contract as specified in this document within 1 month of issue of contract order/letter of intent for any reason whatsoever; or
  - ▶ Fail To provide the performance guarantee within 30 days from the purchase order date, for any reason whatsoever.
  - ▶ To comply with any other condition precedent to signing the contract specified in the RFP documents.
- b. **Unsuccessful Bidder's** - Bid security money deposit or bank guarantee will be returned by the Bank within two weeks from closure of the RFP. No interest shall be paid on Bid security money deposit to unsuccessful Bidders.

**c. Exemption for EMD amount:**

Exemption from submission of EMD shall be given to bidders, who are Micro, Small Enterprises (MSE) / Startups. The bidders who are MSE have to submit necessary document issued by Ministry of MSME Govt of India and the bidders who are startups have to be recognized by Department of Industrial Policy & Promotion (DIPP) to avail the exemption. To qualify for EMD exemption, firms should necessarily enclose a valid copy of registration certificate issued by Ministry of MSME Govt of India / DIPP which are valid on last date of submission of the tender documents along with "Bid Security Declaration" accepting that if they withdraw or modify their bids during period of validity etc., they will be suspended for the time specified in the tender document. MSE/Startup firms which are in the process of obtaining MSME / DIPP certificate will not be considered for EMD exemption.

## 6. Preference to make in India initiative

Government has issued Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 15.06.2017 and subsequent

revisions vide Order No. 45021/2/2017-PP (BE-II) dated 16-9-2020 to encourage 'Make in India' and to promote manufacturing and production of goods, services and works in India with a view to enhancing income and employment.

Preference will be given with the criteria laid down by Bank and as per procedures laid down in Public Procurement (Preference to Make In India) order 2017, revision dated 16/09/2020 vide order P-45021/2/2017-PP (BE – II) dated 16-9-2020 issued by GOI.

The guidelines under PPP-MII order and subsequent revisions as mentioned above shall be applicable subject to bidder submitting Class-I/Class-II local content certificate for the quoted product.

## 7. Performance Guarantee

The successful Bidder shall provide a Performance Guarantee within 30 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Annexure - 15 to the extent of 3% of the Contract value for the entire period of the contract plus 3 months and such other extended period as the Bank may decide for due performance of the project obligations. The guarantee should be of that of a nationalized Bank or schedule commercial bank only, other than Bank of Baroda.

In the event of non-performance of obligation or failure to meet terms of this Tender or subsequent agreement the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the Bidder.

The Bank reserves 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/or invoking Performance Guarantee, if any, under this contract.

If the Performance guarantee is not submitted within the stipulated time, the Bank reserves the right to cancel the order / contract and the earnest money deposit taken from the Bidder, will be forfeited.

## 8. Payment Terms

The vendor must accept the payment terms proposed by the Bank. The commercial bid submitted by the vendors must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items and professional fees quoted by the vendor in the price bid against such activity / item.

The payment will be released as follows:

### a) Annual Subscription and Maintenance Cost per user:

- 100% of yearly subscription and Maintenance Charges plus applicable tax payable quarterly in arrears against receipt of satisfactory service report of previous quarter from the Bank's Project / Operations Manager.

**b) One Time Implementation & Integration Cost**

- 50% of Implementation & Integration Cost plus applicable tax after UAT Sign off in the form of Acceptance Test which should be signed by both Bank's identified Project Manager & vendor representative.
- 30% of Implementation & Integration Cost plus applicable tax after go-live sign off from Bank. Go Live Sign Off in the form of Acceptance Test should be signed by both Banks identified Project Manager & vendor representative.
- 20% of Implementation & Integration Cost plus applicable tax after Go-Live closure signoff from Bank. Go Live Closure Sign Off in the form of Final Acceptance Test should be signed by both Bank's identified Project Manager & vendor representative.

**c) Cost of additional users**

100% of yearly subscription and Maintenance Charges for greater than 3000 users plus applicable tax payable quarterly in arrears against receipt of satisfactory service report of previous quarter from the Bank's Project / Operations Manager.

The payment will be released from IT Department, BCC as per the payment terms on submission of related documents.

The Bank will pay invoices within a period of 30 days from the date of receipt of accepted invoices. Any dispute regarding the invoice will be communicated to the selected vendor within 15 days from the date of receipt of the invoice. After the dispute is resolved, Bank shall make payment within 30 days from the date the dispute stands resolved. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the vendors. But, any benefit arising out of any subsequent reduction in the prices due to reduction in duty & taxes after the prices are fixed and before the delivery should be passed on to the Bank.

The Vendor must accept the payment terms proposed by the Bank. The commercial bid submitted by the vendors must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the professional fees quoted by the vendor in the price bid against such activity / item.

**9. Sub - Contracting:**

The selected service provider/ vender shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required under this project. In case any particular specialized service in the prescribed in the scope of work requires subcontracting, it need to be specified in the proposal/ response document with all the details of the work/ services. Please note that no work/services shall be subcontracted without the prior permission from the Bank in writing.

**10. Service Level Agreement and Non-Disclosure Agreement:**

The successful bidder shall execute a) Service Level Agreement (SLA) and Non-Disclosure Agreement (NDA) (As per Annexure - 21), which contained all the services and terms and conditions of the services to be extended as detailed herein. The successful bidder shall execute the SLA and NDA and provide the same along with acceptance of Purchase Order.

All the expenses related to execution of the document such as the applicable stamp duty and registration charges if any shall be borne by the successful bidder.

#### **11. Compliance with Laws:**

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

The Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above.

#### **12. Termination:**

Bank reserves the right to terminate this RFP at any stage without any notice or assigning any reason.

At any time during the course of the RFP process or before the award of contract or after execution of the contract that one or more terms and conditions laid down in this Request For Proposal has not been met by the bidder or the bidder has made material misrepresentation or has given any materially incorrect or false information. Bank may terminate his contract and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further bank may impose such restriction/s on the defaulting bidder as it deemed fit.

After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same, In such an event, the bidder is bound to make good the additional expenditure which the Bank may have to incur for the execution of the balance of the contract

#### **13. Grievance Redressal and Dispute Resolution:**

Any bidder who claims to have a grievance against a decision or action with regards to the provisions of this RFP may file a request to the Chief Technology Officer at [cto@bankofbaroda.com](mailto:cto@bankofbaroda.com). It may please be noted that the grievance can be filed by only that bidder who has participated in Procurement proceedings in

accordance with the provisions of this RFP. All letters must be addressed to the following:

Chief Technology Officer  
Bank of Baroda, Baroda Sun Tower  
C-34, G-Block, BKC, Mumbai-51

#### **Dispute Resolution:**

The Bank and the Bidder shall make every effort to resolve amicably, by direct informal negotiation between the respective project managers of the Bank and the Bidder, any disagreement or dispute arising between them under or in connection with this RFP.

If the Bank project manager and Bidder project manager/ director are unable to resolve the dispute within thirty days from the commencement of such informal negotiations, they shall immediately escalate the dispute to the senior authorized personnel designated by the Bidder and Bank respectively.

If within thirty days from the commencement of such negotiations between the senior authorized personnel designated by the Bidder and Bank, the Bank and the Bidder are unable to resolve contractual dispute amicably, either party may require that the dispute be referred for resolution through formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator acceptable to both parties OR the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator shall act as the chairman of the proceedings.

The seat and place of arbitration shall be Mumbai only. The Arbitration and Conciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings.

The arbitral award shall be in writing, state the reasons for the award, and be final and binding on the parties. The award may include an award of costs, including reasonable attorneys' fees and disbursements. Judgment upon the award may be entered by any court having jurisdiction thereof or having jurisdiction over the relevant Party.

#### **14. Governing Laws:**

This RFP and the subsequent contract shall be governed and construed and enforced in accordance with the laws of India. both the Parties shall agree that in respect of any dispute arising upon, over or in respect of any of the terms of this RFP, only the courts in Mumbai shall have exclusive jurisdiction to try and adjudicate such disputes to the exclusion of all other courts.

#### **15. Prevention of Corrupt and Fraudulent Practices:**

Every Bidders / Suppliers / Contractors are expected to observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of the policy:



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

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

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

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

#### **16. 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/Director, 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.

#### **17. The bid submission by related parties:**

If related parties (as defined below) submit more than one bid then both /all bids submitted by related parties are liable to be rejected at any stage at Bank’s discretion:

- a) Bids submitted by holding company and its subsidiary company;
- b) Bids submitted by two or more companies having common director/s
- c) Bids submitted by partnership firms / LLPs having common partners
- d) Bids submitted by companies in the same group of promoters/management

In the case of software or hardware either the Indian agent on behalf of the principal/ OEM or Principal/ OEM itself can bid but both cannot bid simultaneously for the same solution in this tender. If an agent submits bid on behalf of the Principal/ OEM, the same agent cannot submit a bid on behalf of another Principal/ OEM in this tender for the same solution.

#### **18. Right to Reject Bids:**

Bank reserves the absolute and unconditional 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:

- It is not in conformity with the instructions mentioned in the RFP document.
- It is not accompanied by the requisite Earnest Money Deposit (EMD).
- It is not properly or duly signed.

- It is received through Telex / telegram / fax
- It is received after expiry of the due date and time.
- It is incomplete including non- furnishing the required documents.
- It is evasive or contains incorrect information.
- There is canvassing of any kind.
- Submitted by related parties
- It is submitted anywhere other than the place mentioned in the RFP.

Further Bank reserves the rights to:

- Reject any or all responses received in response to the RFP
- Extend the time for submission of all proposals
- Cancel the RFP at any stage, without assigning any reason whatsoever.
- Visit the place of work of the bidder
- Conduct an audit of the services provided by the bidder.
- Ascertain information from the Banks and other institutions to which the bidders have rendered their services for execution of similar projects.
- Revise any part of the tender document, by providing a written addendum at any stage till the award of the contract. The Bank reserves the right to issue revisions to this tender document at any time before the award date. The addendums, if any, shall be published on Bank's website only.

## **19. General Terms and conditions**

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

19.2. 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 the Bank in relation to the provision of services. Neither the 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.

19.3. For Respondent Only: The RFP document is intended solely for the information of the party to whom it is issued ("the Recipient" or "the Respondent") and no other person or organization.

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



- 19.5. No Legal Relationship: No binding legal relationship will exist between any of the Recipients / Respondents and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.
- 19.6. Recipient Obligation to Inform Itself: The Recipient must apply its own care and conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.
- 19.7. Evaluation of Offers: Each Recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of Bidder, not limited to those selection criteria set out in this RFP document.
- 19.8. The issuance of RFP document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement. The bidders unconditionally acknowledge by submitting its response to this RFP document that it has not relied on any idea, information, statement, representation, or warranty given in this RFP document.
- 19.9. Acceptance of Terms: the bidders will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document
- 19.10. Only one submission of response to RFP by each Respondent will be permitted.
- 19.11. The Bank expects the Bidder to adhere to the terms of this tender document and would not accept any deviations to the same.
- 19.12. The Bank expects that the Bidder appointed under the tender document shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required by Bank.
- 19.13. Unless agreed to specifically by the Bank in writing for any changes to the issued tender document, the Bidder responses would not be incorporated automatically in the tender document.
- 19.14. The Bank will notify the Respondents in writing as soon as practicable after the RFP Evaluation Complete date, about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. The Bank is not obliged to provide any reasons for any such acceptance or rejection.
- 19.15. All responses received after the due date/time as mentioned in "[A] Important Dates. Last Date of Submission of RFP Response (Closing Date)" would be considered late and would be liable to be rejected. E procurement portal will not allow to lodgment of RFP response after the deadline. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever, including RFP responses taken to be late only because of another condition of responding.
- 19.16. The Bank has established RFP coordinators to provide a venue for managing bidder relationship and other requirements through the Bank's decision-making body for contract clarification. All the queries and communication must be addressed to the RFP coordinators / contact persons from the Bank mentioned in "[A] Important Dates - RFP Coordinator"
- 19.17. Recipients are required to direct all communications for any clarification related to this RFP to RFP Coordinator.





- 19.18. All questions relating to the RFP, technical or otherwise, must be in writing and addressed to the addresses given in point “[A] Important Dates” above. Interpersonal communications will not be entered into and a Respondent will be disqualified if attempting to enter into such communications. The Bank will try to reply, without any obligation in respect thereof, every reasonable question raised by the Respondents in the manner specified.
- 19.19. However, the Bank may in its absolute discretion seek, but under no obligation to seek, additional information or material from any Respondents after the RFP closes and all such information and material provided must be taken to form part of that Respondent’s response.
- 19.20. Respondents should invariably provide details of their email address (as) as responses to queries will only be provided to the Respondent via email. If Bank in its sole and absolute discretion deems that the originator of the query will gain an advantage by a response to a question, then Bank reserves the right to communicate such response to all Respondents.
- 19.21. The 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.
- 19.22. Bidder should submit their Eligibility Cum Technical and Commercial bids through online portal. The bidder must register for submission of their bid as specified in this document. .
- 19.23. All submissions, including any accompanying documents, will become the property of the Bank. The bidder shall be deemed to have licensed, and granted all rights to, the 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 bidders 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 of the Recipient that may subsist in the submission or accompanying documents
- 19.24. All responses should be in English language. All responses by the bidder to this tender document shall be binding on such bidder for a period of 180 days after opening of the bids.
- 19.25. The bidder may modify or withdraw its offer after submission but prior to the closing date and time as prescribed by Bank. No offer can be modified or withdrawn by the bidder subsequent to the closing date and time for submission of the offers.
- 19.26. The bidders required to quote for all the components/services mentioned in the “Project scope” and all other requirements of this RFP. In case the bidder does not quote for any of the components/services, the response would be deemed to include the quote for such unquoted components/service. It is mandatory to submit the details in the formats provided along with this document duly filled in, along with the offer. The Bank reserves the right not to allow / permit changes in the technical specifications and not to evaluate the offer in case of non-submission of the technical details in the required format or partial submission of technical details.
- 19.27. Based on the Bank’s requirements as listed in this document, the bidder should identify the best-suited product / solution that would meet the Bank’s requirements and quote for the same. In case the bidder quotes more than one model and they have not specified which particular model quoted by them

- needs to be considered, then the response would be considered as improper and the whole tender submitted by the Bidder is liable to be rejected. The Bidder is expected to provide the best option and quote for the same.
- 19.28. In the event the bidder has not quoted for any mandatory items as required by the Bank and forming a part of the tender document circulated to the Bidder's and responded to by the bidder, the same will be deemed to be provided by the bidder at no extra cost to the Bank.
- 19.29. The Bank is not responsible for any assumptions or judgments made by the bidder for proposing the deliverables. The Bank's interpretation will be final.
- 19.30. The Bank ascertains and concludes that everything as mentioned in the tender documents circulated to the Bidder and responded by the Bidders have been quoted for by the Bidder, and there will be no extra cost associated with the same in case the Bidder has not quoted for the same.
- 19.31. All out of pocket expenses, traveling, boarding and lodging expenses for the entire life of the contract should be a part of the financial bid submitted by the Bidder to the Bank. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the Bank. The Bidder cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.
- 19.32. Responses to this RFP should not be construed as an obligation on the part of the Bank to award a contract / purchase contract for any services or combination of services. Failure of the Bank to select a bidder shall not result in any claim whatsoever against the Bank. The Bank reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.
- 19.33. By submitting a proposal, the bidder agrees to contract with the Bank within the time period proscribed by the bank. Failure on the part of the successful bidder to execute an agreement with the Bank will relieve the Bank of any obligation to the bidder, and a different bidder may be selected based on the selection process.
- 19.34. The terms and conditions as specified in the RFP and addendums (if any) thereafter are final and binding on the bidders. In the event the bidders not willing to accept the terms and conditions of the Bank, the bidder may be disqualified. Any additional or different terms and conditions proposed by the bidder would be rejected unless expressly assented to in writing by the Bank and accepted by the Bank in writing
- 19.35. The bidder shall represent and acknowledge to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, involved in the performance of the provisions of this RFP. The bidder represents that the proposal to be submitted in response to this RFP shall meet the proposed RFP requirement. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the bidder at no additional cost to the Bank. The bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the bidder of responsibility for the



- performance of all provisions and terms and conditions of this RFP, the Bank expects the bidder to fulfill all the terms and conditions of this RFP.
- 19.36. the bidder covenants and represents to the Bank the following:
- It is duly incorporated, validly existing and in good standing under as per the laws of the state in which the entity is incorporated.
  - It has the corporate power and authority to enter into Agreements and perform its obligations there under.
- 19.37. The execution, delivery and performance under an Agreement by bidder:
- Will not violate or contravene any provision of its documents of incorporation;
  - Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;
  - Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;
- 19.38. The bidder shall undertake to provide appropriate human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.
- 19.39. The Bank would not assume any expenses incurred by the bidder in preparation of the response to this RFP and also would not return the bid documents to the Bidders
- 19.40. The Bank will not bear any costs incurred by the bidder for any discussion, presentation, demonstrations etc. on proposals or proposed contract or for any work performed in connection therewith.
- 19.41. The Bank reserves the right to extend the dates for submission of responses to this document.
- 19.42. Preliminary Scrutiny – The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer. This shall be binding on all bidders and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.
- 19.43. Clarification of Offers – To assist in the scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all bidders for clarification of their offer. The Bank has the right to disqualify the bidder whose clarification is found not suitable to the proposed project.
- 19.44. No Commitment to Accept Lowest bid or Any Tender – The Bank shall be under no obligation to accept the lowest price bid or any other offer received in response to this Tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The Bank reserves the right to make any changes in the terms and conditions of procurements. The Bank will not be obliged to meet and have

discussions with any Bidder, and / or to listen to any representations unless there is change in the terms and conditions of purchase

- 19.45. Erasures or Alterations – The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled up. Correct information of the services being offered must be filled in. Filling up of the information using terms such as “OK”, “accepted”, “noted”, “as given in brochure / manual” is not acceptable. The Bank may treat the offers not adhering to these guidelines as unacceptable.
- 19.46. Price Discussion – It is absolutely essential for the Bidders to quote the lowest price at the time of making the offer in their own interest. The Bank reserves the right to do price discovery and engage the successful bidder in discussions on the prices quoted.
- 19.47. If the Bank is not satisfied with the specifications as specified in the tender document and observes major deviations, the bids of such bidders will not be short-listed for further evaluation. No further discussions shall be entertained with such bidders in respect of the subject bid.
- 19.48. The Bidder shall perform its obligations under this Tender as an independent contractor, and shall not engage subcontractors to perform any of the Deliverables or Services without the prior permission from Bank. Neither this Tender nor the Bidder’s performance of obligations under this Tender shall create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between the Bank and the Bidder or its employees, subcontractor; and neither Party shall have the right, power or authority (whether expressed or implied) to enter into or assume any duty or obligation on behalf of the other Party.
- 19.49. The Bidder shall solely be responsible for all payments (including any statutory payments) to its employees and / or sub-contractors and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of the Bank, nor seek to be treated as employees of the Bank for any purpose, including claims of entitlement to fringe benefits provided by the Bank, or for any kind of income or benefits. The Bidder alone shall file all applicable tax returns for all of its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services; and the Bidder will make all required payments and deposits of taxes in a timely manner.

## **20. Information Confidentiality:**

This document is meant for the specific use by the Company / person/s interested to participate in the current tendering process. This document in its entirety is subject to copyright laws. Bank of Baroda expects the bidders or any person acting on behalf of the bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. The Bidders will be held responsible for any misuse of the information contained in the document and liable to be prosecuted by the Bank, in the event of such circumstances being brought to the notice of the Bank. By downloading the document, the interested party is subject to confidentiality clauses.

## **21. Disclaimer**

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

## Annexure 01 - Guidelines for submission details and E-tendering

Eligibility cum Technical Bid to contain the following (All the Documents should be digitally signed by authorized representative of bidder)

Section #	Section Heading	Proforma Given
1.	Eligibility criteria compliance with bidder comments	Annexure 02
2.	Undertaking from the bidder (regarding applicability of restrictions on procurement from a bidder of a country which shares a land border with India)	Annexure 03
3.	Bid Security (Earnest Money Deposit)	Bidder to provide Transaction Details as per Annexure 04 or Bank Guarantee as per Annexure 05.  <b>For Micro &amp; Small Enterprises (MSEs) / Startups</b> "Bid Security Declaration - As Per Annexure 04A
4.	Letter of Undertaking from Bidder	Annexure 06
5.	Conformity Letter	Annexure 08
6.	Letter of Undertaking from OEM / OSD	Annexure 09
7.	Undertaking of Information Security (Bidder & OSD)	Annexure 10
8.	Executive Technical Summary	Bidder to provide
9.	Technical Proposal: The proposal based on Technical Specification compliance should be submitted with pages properly numbered, each page signed and stamped.	Bidder need to provide the Compliance of all technical requirement along with the scope mentioned in Annexure 11.
10.	Copy of the tender document along with annexures and addendum duly sealed and signed on all the pages of the document / digitally signed tender document.	Bidder need to provide (Signed /Digitally Signed documents from authorized representative of bidder)
11.	Masked price bid (Please note that the masked price bid should be exact reflection of the commercial bid except that the masked price bid <u>should not contain any financial information</u> )	Annexure 13
12.	Letter of authorization from the company authorizing the person to sign the tender response and related documents.	Bidder to provide



Section #	Section Heading	Proforma Given
13.	A certified copy of the resolution of Board, authenticated by Company Secretary/Director, authorizing an official/s of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the Bank.	Bidder need to provide (To submit Board Resolution copy of authorizing official to submit the Bid)
14.	Letter of Undertaking from OEM/ OSD on Cloud Security and Compliance (Applicable in case of cloud-based solution)	Annexure 17
15.	Bill of Material (BoM)	Annexure 19
16.	Integrity pact (Dully Signed and Stamped by Authorized Signatory on proper stamp paper)	Annexure 20
17.	Service Level and Non - Disclosure Agreement Format	Annexure 21
18.	Letter of Undertaking from OEM/ OSD on Compliance to RBI Master Direction on Outsourcing of IT Services RBI/2022-23/xx DoS.CO.CSITEG/SEC.xx/31.01.015/2022-23 Dated 23rd June 2022	Annexure 22
<p><b>Commercial Bid should be strictly as per Commercial bid format (Annexure - 14). Any commercial bid submitted not in conformity with Annexure – 14 and provided along with the Eligibility cum Technical bid, then whole bid will be rejected outright.</b></p>		

## Guideline for E-TENDERING

### 1. General Instructions

To view the Tender Document along with this Notice and its supporting documents, kindly visit following e-Tendering website of Bank of Baroda: [www.tenderwizard.com/BOB](http://www.tenderwizard.com/BOB)

RFP responses received after the deadline for lodgement of RFPs may be registered by the Bank and may be considered and evaluated by the evaluation team at the absolute discretion of the Bank. Respondents are to provide detailed evidence to substantiate the reasons for a late RFP submission. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever.

The bidders participating first time for e-tendering on Bank of Baroda e-tendering portal will have to complete the Online Registration Process on the e-tendering portal. A link for enrolment of new bidders has been provided on the above link. All bidders interested in participating in the online e-tendering process are required to procure Class III Digital Signatures e-Token having -02- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The bid should be prepared & submitted online using the bidder's authorized Class III Digital Signature (Individual certificate is allowed for proprietorship firms) Digital e- Token.

If any assistance is required regarding e-tendering (registration / upload / download / Bid Preparation / Bid Submission) please contact Tender wizard Help Desk as per following:

**Helpdesk Contact No.: +91-11-49424365**

**email: [eprocurebob@etenderwizard.com](mailto:eprocurebob@etenderwizard.com)**

Primary Contact Number

- Mr. Krunal Mahajan : +91-8800907637

Alternate Contact Numbers

- Mr. Sandeep Gautam : +91-8800496478
- Mr. Kamal Mishra : +91-8800115821

Contact No. for other activities

- Registration Help Desk : +91-11-49424365

(Kindly put "REGISTRATION/PROFILE UPDATE" in the subject line of the email to [eprocurebob@etenderwizard.com](mailto:eprocurebob@etenderwizard.com))

- e-procurement queries : +91-11-49424365

(Kindly put "E-PROCUREMENT QUERIES" in the subject line of the email to [eprocurebob@etenderwizard.com](mailto:eprocurebob@etenderwizard.com))

*Note: please note support team will be contacting through email and whenever required through phone call as well. Depending on nature of assistance support team will contact on the priority basis. It will be very convenient for bidder to schedule their online demo in advance with support team to avoid last minute rush.*

## 2. Downloading of Tender Document

The tender document is uploaded / released on Bank of Baroda e-tendering portal link as mentioned above. Tender document and supporting documents may be downloaded from same link. Subsequently, bid has to be prepared and submitted ONLINE ONLY as per the schedule given in Notice Details. The Tender document will be available online only. Tender document will not be sold / issued manually.

Only those tender offers shall be accepted for evaluation for which Earnest Money Deposit (EMD) is deposited as per the terms mentioned in this RFP.

## 3. Preparation & Submission of Bids

The bids (Pre-Qualification, Eligibility, Technical as well as Commercial) shall have to be prepared and subsequently submitted online only. Bids not submitted "ONLINE" or by any other mean shall be summarily rejected. No other form of submission shall be permitted.

## 4. Do's and Don'ts for Bidder

- ▶ Registration process for new Bidders should be completed within first week of release of tender.
- ▶ The e-procurement portal is open for upload of documents from the start of the bid submission date. Hence bidders are advised to start the process of upload of bid documents well in advance.
- ▶ Bidders have to prepare for submission of their bid documents online well in advance as
  - The encrypt/upload process of soft copy of the bid documents large in number to e-procurement portal may take longer time depending upon bidder's infrastructure and connectivity.



- To avoid last minute rush & technical difficulties faced by bidders in uploading/submission of bids, bidders are required to start the uploading of all the documents required -01- week in advance for timely online submission of bid.
- ▶ Bidders to initiate uploading of few primary documents during the start of the tender submission and any request for help/support required for uploading the documents / understanding the system should be taken up with e-procurement service provider well in advance.
- ▶ Bidders should not raise request for extension of time on the last day of submission due to non-submission of their bids on time as Bank will not be in a position to provide any support at the last minute as the portal is managed by e-procurement service provider.
- ▶ Bidder should not raise request for offline submission or late submission since ONLINE submission is accepted only.
- ▶ Partly or incomplete submission of bids by the bidders will not be processed and will be summarily rejected.

## 5. Guidelines to Bidders for Electronic Tendering System

- Pre-requisites to participate in the Tenders

Registration of bidders on e-procurement portal of Bank of Baroda:

The bidders unregistered on e-procurement portal of Bank of Baroda and interested in participating in the e-tendering process shall be required to enroll/register on the e-procurement portal. To enroll, bidders have to generate User ID and password on [www.tenderwizard.com/BOB](http://www.tenderwizard.com/BOB). The bidders may obtain the necessary information on the process of registration/enrollment either from Helpdesk Support Team: +91-11-49424365 or may download Bidder Help Manuals available under “Help Manuals/ Latest Circulars/ Formats” on home page of e-procurement portal i.e. [www.tenderwizard.com/BOB](http://www.tenderwizard.com/BOB).

- Preparation of Bid & Guidelines for Digital Certificate

The Bid Data that is prepared online is required to be signed & encrypted and the hash value of the Bid Data is required to be signed electronically using a Class III Digital Certificate. This is required to maintain the security of the Bid Data and also to establish the identity of the Bidder transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/Decryption). Encryption Certificate is used to encrypt the data / information and Signing Certificate to sign the hash value during the Online Submission of Tender stage.

The Digital Certificates are issued by an approved Certifying Authority authorized by the Controller of Certifying Authorities of Government of India through their Authorized Representatives upon receipt of documents required to obtain a Digital Certificate.

Bid data / information for a particular Tender must be submitted only using the Digital Certificate. In case, during the process of preparing and submitting a bid for a particular tender, the bidder loses his / her Digital Signature Certificate (i.e. due to virus attack, hardware problem, operating system problem), he / she may not be able to submit the Bid online. Hence, the bidders are advised to store his / her Digital Certificate securely and if possible, keep a backup at safe place under adequate security to be used in case of need.

In case of online tendering, if the Digital Certificate issued to an authorized user of a partnership firm is used for signing and submitting a bid, it will be considered equivalent to a no objection certificate / power of attorney to that user to submit the bid on behalf of the Partnership Firm. The Partnership Firm has to authorize a specific individual via an authorization certificate signed by a partner of the firm (and in case the applicant is a partner, another partner in the same form is required to authorize) to use the digital certificate as per *Indian Information Technology Act, 2000*.

Unless the Digital Certificate is revoked, it will be assumed to represent adequate authority of the Authority User to bid on behalf of the Firm for the Tenders processed on the Electronic Tender Management System of Bank of Baroda as per *Indian Information Technology Act, 2000*. The Digital Signature of this Authorized User will be binding on the Firm. It shall be the responsibility of Partners of the Firm to inform the Certifying Authority or Sub Certifying Authority, if the Authorized User changes, and apply for a fresh Digital Signature Certificate. The procedure for application of a Digital Signature Certificate will remain the same for the new Authorized User.

The same procedure holds true for the Authorized Users in a Private / Public Limited Company.

The bidder should Ensure while procuring new digital certificate that they procure a pair of certificates (two certificates) one for the purpose of Digital Signature, Non-Repudiation and another for Key Encipherment.

- Recommended Hardware and Internet Connectivity

To operate on the Electronic Tendering System, the bidders are recommended to use Computer System with at least 2 GB of RAM and broadband connectivity with minimum 1 Mbps bandwidth. However, Computer Systems with latest i3 / i5 Intel Processors and Broadband/4G connection is recommended for better performance.

- Operating System Requirement: Windows 7 & above
- Browser Requirement (anyone from following)
  - Microsoft Internet Explorer (IE) version 11 and above
  - Mozilla Firefox - Latest version
  - Google Chrome - Latest version
- Browser settings
  1. Disable the 'Popup Blocker' in the browser under Tools. Make sure this is in 'Turn Off' mode.
  2. Add the e-procurement domain name in the 'Compatibility View' list of your browser Turn off the 'Smart Screen Filter' in the browser.
- Supported File Types
  1. General Documents such as DOC, XLS, JPG, BMP, GIF, PNG, PDF, ZIP formats are allowed
  2. Files with .EXE, .PSD extensions are not allowed
  3. File size not to exceed 5 MB per attachment
  4. All uploaded files should be virus free and error free
- Minimum System Configuration
  1. CPU speed of 2.0 GHz
  2. USB Ports

3. 2 GB of System Memory (RAM)
4. Anti-virus software should be enabled and updated regularly
- Requirement of utility software
  1. Java Run Time Engine (JRE – 1.8.0) or higher.
  2. Microsoft Office 2003 with MS Word and MS Excel
  3. Adobe Acrobat Reader, PKI Installation Driver for Digital Signature

## 6. Steps to participate in the e-Tenders

- Online viewing of Detailed Notice Inviting Tenders

The bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by Bank of Baroda on the home page of bank's e-Tendering Portal on [www.tenderwizard.com/BOB](http://www.tenderwizard.com/BOB).

- Download of Tender Documents

The Pre-qualification / Main Bidding Documents are available for free downloading.

- Online Submission of Tender

Submission of bids will be preceded by Online Submission of Tender with digitally signed Bid Hashes (Seals) within the Tender Time Schedule (Key dates) published in the Detailed Notice Inviting Tender. The Bid Data is to be prepared in the templates provided by the Tendering Authority of BOB. The templates may be either form based, extensible tables and / or upload-able documents. In the form-based type of templates and extensible table type of templates, the bidders are required to enter the data and encrypt the data/documents using the Digital Certificate / Encryption Tool wherever applicable.

- ✓ Close for Bidding: After the expiry of the cut-off time of Online Submission of Tender stage to be completed by the Bidders has lapsed, the Tender will be closed by the Tender Authority.
- ✓ Online Final Confirmation: After submitting all the documents bidders need to click on "Final Submission" tab. System will give pop up "You have successfully completed your submission" that assures submission completion.
- ✓ Short listing of Bidders for Commercial Bidding Process : The Tendering Authority will first open the Technical Bid documents of all Bidders and after scrutinizing these documents will shortlist the Bidders who are eligible for Commercial Bidding Process. The short-listed Bidders will be intimated by email.
- ✓ Opening of the Commercial Bids: The Bidders may remain present in the office of the Tender Opening Authority at the time of opening of Commercial Bids. However, the results of the Commercial Bids i.e. TCO of all bidders shall be made available on the bank's e-procurement portal after the completion of opening process.
- ✓ Tender Schedule (Key Dates) : The bidders are strictly advised to follow the Dates and Times as indicated in the Time Schedule in the detailed tender Notice for the Tender. All the online activities are time tracked and the electronic Tendering System enforces time-locks that ensure that no activity or transaction

can take place outside the Start and End Dates and time of the stage as defined in the Tender Schedule.

At the sole discretion of the tender Authority, the time schedule of the Tender stages may be extended.

## 7. Important Points:

The Bid hash values are digitally signed using valid Class – III Digital Certificate issued by any Certifying Authority. The bidders are required to obtain Digital Certificate well in advance.

- a. The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.
- b. This stage will be applicable during both Pre-bid / Pre-qualification and Financial Bidding Processes.

Steps by step detailed Bidder Manual are available on homepage under Support section related to activities like Java Settings, Registration, Login Process, Tender Participation, Bid Download, upload & Submission, Corrigendum/Addendum, Clarifications, Re-submissions etc. on e-procurement portal i.e. [www.tenderwizard.com/BOB](http://www.tenderwizard.com/BOB)

Note: Bank and ITI Limited shall not be liable & responsible in any manner whatsoever for any failure to access & bid on the e-tender platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the event. Bidders are advised to ensure system availability and prepare their bid well before time to avoid last minute rush. Bidders can fix a call with support team members in case guidance is required by calling on helpdesk number.

## Annexure 02 –Evaluation Terms

### 1. Evaluation process

A two stage process is adopted for selection of the Service Provider:

- Stage 1 –Eligibility Bid Evaluation
- Stage 2 – Evaluation methodology for eligible bidders:
  - Technical Bid Evaluation
  - Commercial Bid Evaluation

During evaluation of the Tenders, the Bank, at its discretion, may ask the Bidder for clarification in respect of its tender. The request for clarification and the response shall be in writing, and no change in the substance of the tender shall be sought, offered, or permitted. The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the Bidders to this document and bank will not entertain any correspondence in this regard.

### A. Eligibility Bid Evaluation

Eligibility criterion for the bidder to qualify this stage is clearly mentioned in below. The Bidder would need to provide supporting documents as part of the eligibility proof. All dates if not specified to be applicable from the date of the RFP.

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Documents Required
<b>A</b>	<b>General</b>		
1	Bidder must be a Government Organization / PSU / PSE / partnership firm / LLP or private / public limited company in India at least for the last 3 years.		Documentary Proof to be attached (Certificate of Incorporation)
2	Bidder must be in the business of providing Automated Collection Management systems in India at least for the last 3 years.		Documentary Proof to be attached
3	Bidder must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) within last 2 years from the RFP date.		Letter of confirmation (self-certified letter signed by authorized official of the bidder)
4	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. or The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated		Undertaking as per Annexure 03 and Copy of certificate of valid registration with the Competent Authority (If applicable) (signed /Digitally signed documents from authorized representative of bidder & OSD)



S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Documents Required
	under Annexure to the said Office Memorandum / Order and we submit the proof of registration herewith.		
5	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.		Letter of confirmation (self-certified letter signed by authorized official of the bidder).
6	The Bidder to provide an undertaking on his letter head that all the requirements highlighted as part of RFP document are covered in totality in the proposal submitted by the Bidder.		Letter of confirmation from bidder(self-certified letter)
<b>B</b>	<b>Financial</b>		
1	<p>The Bidder must have registered average annual turnover of Rs. 25 Crores or above during the last three completed financial years – 2019-20, 2020-21 and 2021-22* (Not inclusive of the turnover of associate companies).</p> <p>* If 2021-22 Financial Statements of any bidder is unaudited, then Financial statements for 2018-19, 2019-20 and 2020-21 will be considered, along with an undertaking letter from the bidder that FY 2021-22 statements are not audited.</p> <p>In this scenario Audited Financial statements for the financial year 2018-19, 2019-20 and 2020-21 are to be submitted.</p>		<p>Audited Financial statements for the financial years 2019-20, 2020-21 and 2021-22*.</p> <p>Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Networth. The CA certificate in this regard should be without any riders or qualification.</p>
2	<p>The Bidder must be Net profit making entity continuously for the last three years i.e. financial years –2019-20, 2020-21 and 2021-22*</p> <p><b>OR</b></p> <p>The net worth of the bidder should be positive as on RFP date and should</p>		<p>Audited Financial statements for the financial years 2019-20, 2020-21 and 2021-22*.</p> <p>Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Networth. The CA</p>





S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Documents Required
	<p>not have eroded by more than 30% in the last three years.</p> <p>* If 2021-22 Financial Statements of any bidder is unaudited, then Financial statements for 2018-19, 2019-20 and 2020-21 will be considered, along with an undertaking letter from the bidder that FY 2021-22 statements are not audited.</p> <p>In this scenario Audited Financial statements for the financial year 2018-19, 2019-20 and 2020-21 are to be submitted.</p>		certificate in this regard should be without any riders or qualification.
<b>C</b>	<b>Technical</b>		
1	The bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the solution.		Letter of confirmation from OSD need to be submitted.
2	If bidder (partner of Original Solution Developer (OSD) is not able to fulfill its obligation to support the solution during the contract period, OSD will have to ensure support as per contract. An undertaking from the OSD to this effect must be submitted.		Letter of confirmation from OSD need to be submitted.
3	If OSD is bidding directly they cannot submit another bid with any vendor.		Letter of confirmation from OSD in case if OSD is bidding directly
4	One bidder can bid only with one OSD and similarly one OSD can bid with only one bidder.		Letter of confirmation from the vendor and OSD
<b>D</b>	<b>Experience &amp; Support Infrastructure</b>		
1	The proposed Automated Collections Management System should have been implemented in at least two Commercial Banks / Financial Institutions in India in last 3 years for 2000 end- users in at least one order. These two implementation should be on Software-As-A-Service model (SaaS) inline with scope of this RFP.		Documentary Proof of order / contract copy / customer credentials.

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Documents Required
2	Bidder should have direct support offices in Mumbai and Hyderabad. In case direct support office of the bidder is not present in Hyderabad / Mumbai then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad / Mumbai whenever desired by the bank.		Letter of confirmation

The technical bids of only those bidders who qualify the above-mentioned eligibility criteria will be evaluated. The Technical Proposal will be evaluated for technical suitability as per Scope of Work **Annexure 11**.

### B. Technical Bid Evaluation

The vendor needs to achieve a cut – off score of 80 marks in this evaluation stage to be qualified for commercial bid opening. Only those vendors who achieve the specified cut – off scores would be short-listed for Commercial Bid Evaluation. The Technical Proposal will be evaluated for technical suitability and the criteria for evaluation of technical bids are as under:

Criteria	Evaluation Parameters	Sub Scores
Number of implementations carried out (in the last 3 years starting from date of RFP) **	For each Implementation 5 marks	15
Technical Proposal on Proposed Solution by the Bidder	Technical presentation will be evaluated on the following parameters: <ul style="list-style-type: none"> <li>Dashboard User Interface (5 Marks)</li> <li>Level of compliance, data privacy &amp; cloud security. (10 Marks)</li> <li>Solution Architecture &amp; Business Continuity (8 Marks)</li> <li>Ease of Use both web &amp; Mobile App and Out of box reports (8 Marks)</li> <li>Additional features other than scope &amp; Product Roadmap (4 Marks)</li> </ul>	35
Product Demo	Demonstration of in-depth understanding of the Bank's project technical and functional requirements.	50
<b>TOTAL MARKS</b>		<b>100</b>

**\*\* Implemented for Banking / PSU/ Gov. Organization/Financial Institute Clients in India. Copies of Work order / client reference to be provided. Documentary proof for go live of implementation to be provided.**

The vendor should present and demonstrate the proposed solution which will be



evaluated on functional requirement given in the RFP. Further the Bank's officials would visit reference sites provided by the Vendor if deemed necessary.

In case there is only one vendor having technical score of 80 or more, the Bank may, at its sole discretion, also consider the next highest technical score and qualify such vendor. In case, none of the participating vendors qualify on technical criteria and reach or exceed the cut-off score of 80, then the Bank, at its sole discretion, may qualify two vendors on the basis of the top 2 scores. However, the Bank at its discretion may reject the proposal of the Vendor or will not consider vendor below cutoff marks by relaxing as mentioned above, if in the Bank's opinion the Vendor could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the customer contacts / site visited are negative or the proposed solution does not meet the Bank's functional and technical requirement.

### **C. Commercial Bid Evaluation**

The commercial bids of only those bidders who qualify in both eligibility and technical evaluation will be opened. The date for opening of the commercial bid would be communicated separately to the technically eligible Bidders. The commercial bids submitted by Bidders will be evaluated based on discounted total cost of ownership. The discount rate will be used @ 10%. The key considerations of the TCO would be the total payouts for entire project through the contract period, discounted at 10% to arrive at the present value of the future cash outflows. Accordingly, the L1 (Lowest Bidder) would be arrived at. The calculation performed by the Bank in this regard is as follows:

- The discounted rate will be calculated on yearly basis based on the formula  $A/(1+i/100)^n$  where A= Total Value in each Year; i=10% and n =Year.
- The Present Value will be calculated for all components where the payment is recurring year on year. The Present Value for the component will start from the year of purchase of that component / start of the services (AMC) and shall be calculated till the end year of the contract. Further n - number of period will be '0' in the year of purchase of that component / start of the services and subsequently increased by 1 for subsequent years.

Any component / service for which the payment is a One Time Cost the NPV cost of the equipment / service for that year will be considered and the relevant year's NPV cost will be added as part of Present Value calculation for that year. Further the payment of the OTC component / services is not recurring in nature hence the present value for that component / services will be considered in the year of purchase only and not in subsequent years

The decision of the Bank shall be final and binding on all the bidders to this document. The Bank reserves the right to accept or reject an offer without assigning any reason whatsoever. The bidder is expected not to add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification.

The proposal of L1 (Lowest Vendor) shall be recommended for award of contract.

## **2. Commercial Bids Terms**

- a. In the event the Bank has not asked for any quotes for alternative prices, and the bidder furnishes the alternative price in the Bidder's financial bid, the higher of the prices will be taken for calculating and arriving at the Total Cost of Ownership. However, payment by the Bank will be made at the lower price. The Bank in this

case may also reject the offer outright.

- b. In the event optional prices are not quoted by the bidder, for items where such prices are a must and required to be quoted for, the highest price quoted by any of the participating Bidder will be taken as the costs, for such alternatives and also for arriving at the Total Cost of Ownership for the purpose of evaluation of the Bidder. The same item has to be supplied by the Bidder free of cost
- c. The bidder is requested to quote in Indian Rupee (INR). Bids in currencies other than INR would not be considered. The date for opening of price bids would be communicated separately to the successful bidders post the completion of the technical evaluation
- d. The prices and other terms offered by bidders must be firm for an acceptance period of 180 days from the opening of the commercial bid.
- e. In case of any variation (upward or down ward) in Government levies / taxes / cess / duties etc. which has been included as part of the price will be borne by the bidder. Variation would also include the introduction of any new tax / cess/ duty, etc provided that the benefit or burden of other taxes quoted separately as part of the commercial bid like GST and any taxes introduced instead of GST and levies associated to GST or any new taxes introduced after the submission of bidder's proposal shall be passed on or adjusted to the Bank. If the Bidder makes any conditional or vague offers, without conforming to these guidelines, Bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly. Necessary documentary evidence should be produced for having paid any tax/cess/duty, if applicable, and or other applicable levies.
- f. If any Tax authorities of any state, including, Local authorities like Corporation, Municipality etc. or any Government authority or Statutory or autonomous or such other authority imposes any tax, charge or levy or any cess / charge other than GST and if the Bank has to pay the same for any of the items or supplies made here under by the bidder, for any reason including the delay or failure or inability of the bidder to make payment for the same, the Bank has to be reimbursed such amounts paid, on being intimated to the Bidder along with the documentary evidence. If the Bidder does not reimburse the amount within a fortnight, the Bank shall adjust the amount out of the payments due to the Bidder from the Bank along with the interest calculated at commercial rate.
- g. Terms of payment as indicated in the Purchase Contract that will be issued by the Bank on the selected Bidder will be final and binding on the bidder and no interest will be payable by the Bank on outstanding amounts under any circumstances. If there are any clauses in the Invoice contrary to the terms of the Purchase Contract, the bidder should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows "Clauses, if any contained in the Invoice which are contrary to the terms contained in the Purchase Contract will not hold good against the Bank and that the Invoice would be governed by the terms contained in the Contract concluded between the Bank and the bidder".
- h. The Bank is not responsible for any assumptions or judgments made by the bidder for arriving at any type of costing. The Bank at all times will benchmark the performance of the bidder to the RFP and other documents circulated to the bidder and the expected service levels as mentioned in these documents. In the event of any deviations from the requirements of these documents, the bidder must make

good the same at no extra costs to the Bank, in order to achieve the desired service levels as well as meeting the requirements of these documents. The Bank shall not be responsible for any assumptions made by the bidder and the Bank's interpretation will be final.

- i. The Commercial Offer should give all relevant price information and should not contradict the Technical Offer in any manner. There should be no hidden costs for items quoted.
- j. The Bank is not responsible for the arithmetical accuracy of the bid. The bidders will have to ensure all calculations are accurate. The Bank at any point in time for reasons whatsoever is not responsible for any assumptions made by the Bidder. The Bank at a later date will not accept any plea of the bidder or changes in the commercial offer for any such assumptions.
- k. Considering the enormity of the assignment, any service which forms a part of the Project Scope that is not explicitly mentioned in scope of work as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional cost to the Bank. The Bidder needs to consider and envisage all services that would be required in the Scope and ensure the same is delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of services on the pretext that the same was not explicitly mentioned in the RFP

### **3. Price Comparisons**

- a. The successful bidder will be determined on the basis evaluation mentioned in Evaluation Criteria in this RFP document.
- b. Normalization of bids: The Bank will go through a process of evaluation and normalization of the bids to the extent possible and feasible to ensure that bidders are more or less on the same ground of evaluation. After the normalization process, if the Bank feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion ask all the shortlisted bidders to resubmit the commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of bid submission or till the Bank is satisfied. The bidders agree that they have no reservation or objection to the normalization process and all the bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.
- c. The Price offer shall be on a fixed price basis. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be liable to be rejected. The rate quoted by the bidder should necessarily include the following:
  - ▶ Prices quoted by the Bidder should be inclusive of all taxes, duties, levies etc. except GST. GST will be paid at actuals. The Bidder is expected to provide the GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof.
  - ▶ The Bidders expected to provide details of services which are required to be extended by the Bidder in accordance with the terms and conditions of the contract.

- d. The Bidder must provide and quote for the required product and services as desired by the Bank as mentioned in this RFP. Any product or services not proposed to be provided by the Bidder will result in the proposal being incomplete, which may lead to disqualification of the Bidder.

**Annexure 03 - Declaration/ undertaking from bidder regarding applicability of restrictions on procurement from a bidder of a country which shares a land border with India as per the order no. 6/18/2019-PPD dated 23rd July 2020 issued by Ministry of finance department of expenditure**

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

To

Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Dear Sir,

**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System.**

We, M/s ----- are a private/public limited company/LLP/Firm *<strike off whichever is not applicable>* incorporated under the provisions of the Companies Act, 1956/2013 Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at ----- (referred to as the "Bidder") are desirous of participating in the Tender Process in response to your captioned RFP and in this connection we hereby declare, confirm and agree as under:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no. F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFRs) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/procurement of goods and services, of any Bidder from a country which shares a land border with India and / or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we the Bidder hereby declare and confirm that:

Please strike off whichever is not applicable

1. "I/ we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; I/ we certify that \_\_\_\_\_ is not from such a country."
2. "I/ we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; I/ we certify that \_\_\_\_\_ is from such a country. I hereby certify that \_\_\_\_\_ fulfills all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached.]"

In case the work awarded to us, I/ we undertake that I/ we shall not subcontract any of assigned work under this engagement without the prior permission of bank.

Further we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our subcontractor fulfills all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached herewith.]”

2. We, hereby confirm that we fulfill all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process.

We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its right to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

3. This declaration cum undertaking is executed by us or through our Authorized person, after having read and understood the terms of RFP and the Office Memorandum and Order.

Dated this.....by .....20

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

List of documents enclosed:

1. Copy of certificate of valid registration with the Competent Authority (strike off if not applicable)





## Annexure 04 – Bid Security Letter

To,

Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051  
Sir,

### **Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

We ..... having our registered office at ..... (herein after called the 'BIDDER') are offering Earnest Money Deposit as per details below for consideration of the bid of the above mentioned Bidder.

**Amount:** Rs. \_\_\_\_\_ /- (Rupees \_\_\_\_\_ Only)

**Mode:** Online Transfer/Bank Guarantee

**Payment Type:** RTGS (Real Time Gross Settlement) / NEFT (National Electronics Fund Transfer)/ /Bank Guarantee

**UTR / Txn ref. No.** \_\_\_\_\_

**Txn Date:** \_\_\_\_\_

**Remitting Bank:** \_\_\_\_\_

**Remitting Bank IFSC Code:** \_\_\_\_\_

**Beneficiary Account:** Bank of Baroda, Bank Account No. 29040400000417

**Beneficiary Bank IFSC Code:** BARB0BANEAS

The details of the transaction viz. scanned copy of the receipt of making transaction or Bank Guarantee or Micro & Small Enterprises (MSEs) / Startups Certificate (if EMD not applicable) to be enclosed.

The Bank at its discretion, may reject the bid if the EMD money doesn't reflect in beneficiary account or BG not received as per details furnished above.

### **Account Details for refund of Bid Security (Earnest Money Deposit) as per terms & conditions mentioned in the Tender document**

We ..... having our registered office at ..... (herein after called the 'BIDDER') are providing our bank account details as per below to be considered as our account for refund of Bid Security (Earnest Money Deposit), wherever applicable as per terms & conditions mentioned in the Tender document.

**A/C Name:**

**A/C No. (Company account details):**

**IFSC Code:**

**Bank Name:**

**Bank Address:**

The details mentioned above is treated as final & bank shall not be held responsible for any wrong/failed transaction due to any discrepancy in above details.

Dated this.....by .....20

Yours faithfully,

**Authorized Signatory**

**Name:**

**Designation:**

**Bidder's Corporate Name**

**Address**

**Email and Phone #**



## Annexure 04A – Bid Security Declaration Form

(For Micro and Small Enterprises (MSE) / Startups)

To,

Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051  
Sir,

### Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .

1. I/We, the undersigned, declare that M/s.....is a Micro and Small Enterprise and the copy of registration certificate issued by NSIC/DIPP for Micro & Small Enterprises (MSEs) / Startups which are valid on last date of submission of the tender documents are enclosed.
2. I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration as per Rule 170 of General Financial Rules (GFRs) 2017 by Micro & Small Enterprises (MSEs).

OR

2A. As per the tender / RFP no: .....floated for ..... at para no: ..... a Bid Declaration Form in lieu of Bid Security is required to be submitted by me/ as per Rule 170 of General Financial Rules (GFRs) 2017 by Micro & Small Enterprises (MSEs).

3. I/We accept that I/We may be disqualified from bidding for any contract with you for a period of 6 months from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We
  - a) have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
  - b) having been notified of the acceptance of our Bid by the purchaser during the period of bid validity (i) fail or refuse to execute the contract, if required, or (ii) fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.
4. I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of (i) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.
5. I/We declare that I am the authorised person of .....to make the declaration for and on behalf of ..... Letter of Authority for executing declaration is enclosed

**Signed:** (insert signature of person whose name and capacity are shown)

**in the capacity of :** (insert legal capacity of person signing the Bid Securing Declaration)

**Name:** (insert complete name of person signing the Bid Securing Declaration)

Duly authorized to sign the bid for an on behalf of (insert complete name of Bidder)

Dated on \_\_\_\_\_ day of \_\_\_\_\_ (insert date of signing)

Corporate Seal (where appropriate)

*(Note: in case of a Joint Venture, the Bid Securing Declaration must be in the name of all partners to the Joint Venture that submits the Bid)*

**Annexure 05- Bid Security Form**

Pro forma for Bank Guarantee in lieu of EMD

To,

Date DD-MM-YYYY

Bank of Baroda

.....

**Dear Sir,**

**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

WHEREAS.....(Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at ..... India (hereinafter referred to as "the VENDOR") proposes to offer its response to RFP No.. #: ( RFP details) ..... (hereinafter called the "RFP")

AND WHEREAS, in terms of the conditions as stipulated in the RFP, the VENDOR is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a Scheduled Commercial Bank in India in your favour to secure the order of the RFP in accordance with the RFP Document (which guarantee is hereinafter called as "BANK GUARANTEE")

AND WHEREAS the VENDOR has approached us, ..... for providing the BANK GUARANTEE.

AND WHEREAS at the request of the VENDOR and in consideration of the proposed RFP response to you, WE,.....having..... .. Office at....., India has agreed to issue the BANK GUARANTEE.

THEREFORE, WE, ....., through our local office at ..... India furnish you the Bank GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupees .....only) an amount equivalent to the EMD against any loss or damage caused to or suffered by or



that may be caused to or suffered by you on account of any breach or breaches on the part of the vender . any of the terms and conditions contained in the RFP and in the event of the VENDOR commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs.....(Rupees..... only) as may be claimed by you on account of breach on the part of the VENDOR of their obligations in terms of the RFP.

2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the VENDOR has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.
3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the VENDOR after expiry of the relative guarantee period of the RFP and after the VENDOR had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a "No Demand Certificate "provided always that the guarantee shall in no event remain in force after the day of ..... without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the VENDOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.
5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the VENDOR and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the VENDOR or any other forbearance, act or omission on your part of or any indulgence by you to the VENDOR or by any variation or modification of the RFP or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs.....( Rupees.....only ) as aforesaid or extend the period of the

guarantee beyond the said day of ..... unless expressly agreed to by us in writing.

6. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the VENDOR or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the VENDOR.
7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the VENDOR hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.
8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the VENDOR from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.
9. Any notice by way of demand or otherwise hereunder may be sent by courier, telex, fax, e-mail or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
10. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees here before given to you by us (whether jointly with others or alone) and now existing un-cancelled and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.
11. The Bank Guarantee shall not be affected by any change in the constitution of the VENDOR or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
13. We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the VENDOR.
14. Notwithstanding anything contained herein above;
  - i) our liability under this Guarantee shall not exceed Rs.....( Rupees.....only) ;
  - ii) this Bank Guarantee shall be valid up to and including the date ..... 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 the expiry of this guarantee.

15. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of

Branch Manager

Seal & Address

NOTE:

1. VENDOR 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 MUMBAI.
3. BANK GUARANTEE IF SUBMITTED, SHOULD BE ACCOMPANIED WITH COPY OF THE SFMS TRANSMITTED AT THE TIME OF ISSUE OF BANK GUARANTEE. AS PER IBA NOTIFICATION NO. PS&BT/GOVT/2305 DATED 16-MAR-2016 ALONG WITH MINISTRY OF FINANCE, GOVERNMENT OF INDIA CIRCULAR F.NO.7/112/2011-BOA DATED 08-MAR-2016 WITH RESPECT TO SENDING BANK GUARANTEE ADVICES THROUGH STRUCTURED FINANCIAL MESSAGING SYSTEM (SFMS), IT IS NECESSARY TO CONFIRM THE AUTHENTICITY OF THE BANK GUARANTEES (BG) BY SFMS MESSAGE. THE SFMS SHOULD BE SENT TO FOLLOWING BRANCH:

BRANCH NAME & ADDRESS: BANK OF BARODA, BKC BRANCH, C-26, G-BLOCK, BARODA CORPORATE CENTER, BANDRA EAST, MUMBAI-400051

IFSC CODE: BARB0BANEAS (FIFTH LETTER IS "ZERO")

4. VENDOR SHOULD ENSURE THAT THE BANK GUARANTEE SHOULD CONTAIN ALL TERMS & CONDITIONS AS PER THIS FORMAT. BANK GUARANTEE SUBMITTED WITH ANY RIDER OR DEVIATION TO THE STIPULATED TERMS & CONDITIONS WILL NOT BE ACCEPTED.



## Annexure 06 – Undertaking from the Bidder

To

Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,

### **Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

1. Having examined the Tender Documents including all Annexures and Appendices, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, implement and commission ALL the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Tender Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to comply with the delivery schedule as mentioned in the Tender Document.
3. We agree to abide by this Tender Offer for 180 days from date of bid opening and our Offer shall remain binding on us and may be accepted by the Bank any time before expiry of the offer.
4. All 'Bill of Material' line items have been quoted as per requirement in Commercial Bid format without any deviation.
5. Masked Commercial Bid (Annexure 13) and Commercial Bid (Annexure 14) have been submitted without any deviation. Bill of Materials which have been marked in the masked Commercial Bid is as per the submitted Commercial Bid without any deviation.
6. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
7. a) 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".  
(b) Commission or gratuities, if any paid or to be paid by us to agents relating to this Bid and to Contract execution, if we are awarded the Contract are listed below.
  - i. Name and Address of the Agent - .....(please specify NA if not applicable)
  - ii. Amount and Currency in which Commission paid / payable - .....(please specify NA if not applicable)
  - iii. Purpose of payment of Commission (If commission is not paid / not payable indicate the same here) - .....(please specify NA if not applicable)
8. We agree that the Bank is not bound to accept the lowest or any Bid the Bank may receive.
9. We certify that we have provided all the information requested by the bank in the

format requested for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.

Dated this.....by .....20

Yours faithfully,

Authorized Signatory  
Name:  
Designation:  
Bidder's Corporate Name  
Address  
Email and Phone #

### Annexure 07–Pre-Bid Queries Form

(Please note that all pre-bid queried need to be send by email in excel format only)  
[Please provide your comments 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, Curriculum Vitae, Experience in related projects etc. You are also requested to provide a reference of the page number, state the clarification point and the comment/ suggestion that you want to propose as shown below.]

Name of the Bidder:  
Contact Person Name:  
Tel No:  
e-mail ID:

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

Authorized Signatory  
Name:  
Designation:  
Bidder's Corporate Name  
Address  
Email and Phone #  
Date:

## Annexure 08–Conformity Letter

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

To  
Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,

**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

Further to our proposal dated ....., in response to the Request for Proposal.....(Bank's tender No. hereinafter referred to as "RFP") issued by Bank of Baroda ("Bank") we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents issued by the Bank shall form a valid and binding part of the aforesaid RFP document. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

## Annexure 09 - Letter of Undertaking from OEM

*(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)*

To

Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,

### **Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

We ..... (Name of the OSD / OEM) who are established and reputable manufacturers / developers of ..... having factories at ....., ..... and ..... do hereby authorize M/s ..... (who is the Bidder submitting its bid pursuant to the Request for Proposal issued by the Bank) to submit a Bid and negotiate and conclude a contract with you for supply of ..... which are manufactured / developed by us against the Request for Proposal received from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We undertake to perform the obligations as set out in the RFP in respect of such services and hereby extend our support and services through M/s..... during the 5 year contract period as per terms and conditions of the RFP.

We assure you that in the event of M/s ..... not being able to fulfill its obligation as M/s ..... Bidder in respect of the terms defined in the RFP, ..... (OEM / OSD Name) would continue to meet these either directly or through alternate arrangements without any additional cost to the Bank

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

## Annexure 10–Undertaking of Information Security

*(This letter should be on the letterhead of the Bidder as well as the OEM/  
Manufacturer duly signed by an authorized signatory on Information security  
as per regulatory requirement*

To  
Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,  
**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

We hereby undertake that the proposed hardware / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Further we undertake that the Software/ hardware and Services which will be delivered or provided under this Agreement are not infringe any IPR such as patent, utility model, industrial design, copyright, trade secret, mask work or trade mark

Dated this.....by .....20

Yours faithfully,

Authorized Signatory  
Name:  
Designation:  
Bidder's Corporate Name  
Address  
Email and Phone #



## Annexure 11 – Project Details (Scope of Work)

### A. Brief Description of the requirement and project scope

Bank of Baroda intends to streamline the collection strategy and the process associated with the recoveries of the bad debts. And in the process balancing the top line growth, higher risk of delinquencies has always been a tight ropewalk for the bank, especially in difficult economic cycles.

A proactive and preventive approach to manage potential defaults improves collections significantly, compared with post default recovery efforts. As better recoveries directly impact the bottom line, investment in an effective system that helps in managing and preventing delinquencies & increases productivity, and at the same time achieves cost efficiency. The sophisticated collection system seeks to be a one stop solution for the Bank's strategy to streamline the debt collection process.

The Bank for this purpose, invites proposal from prospective bidders. Bidder who is interested in participating in this RFP must fulfil the eligibility criteria mentioned under Annexure-02 and also in a position to comply with the technical specification mentioned in the document to provide the required solution. Apart from above the bidder must also agree to all our terms & conditions mentioned under this RFP.

#### 1. PROJECT SCOPE

The Bank intends to select a bidder to supply, implement, integrate and operationalize a suitable Collection Management solution including Retail, Agri, MSME and corporate loans at its Data Centre & Disaster Recovery Centre in India for Collection team in India and all the collection agencies empaneled to use and record all collection activities on the given system. This needs to be available on Intranet as well as internet for internal users, BOB staff on the field as well as at the branch and also third-party service providers as may be needed including Tele-calling vendors, Field agencies, sub-vendors etc.

#### 2. REAL TIME / API INTEGRATION

The solution proposed should integrate on real time to get the details of the delinquent/non-delinquent (PDM (Pre-Delinquency Management Matrix @front end) accounts on real time basis, up-dation of the collection efforts made by the collection staff etc. covering all the various work stages that the collected money may go through till it is posted into the respective payer's account at the Bank.

# List of APIs (Tentative)

1. API Integration with CBS
2. API Integration with BDL(Big Data Lake)
3. API Integration with LOS(Loan Originating System)
4. API Integration with E-Auction Portal
5. API Integration with NHAI Server
6. API Integration with VAAHAN Site

7. API Integration with Postal Department
8. API Integration with E-Court Server
9. API Integration with Litigation Management System
10. API Integration with Fraud Reporting System
11. API Integration with Credit Information Bureaus
12. API Integration with NSDL
13. API Integration with E-Mail Server
14. API Integration with Payment Gateways
15. API Integration with CRM ( Customer Relationship Management)

**Note: Above shared list of APIs are indicative list only where bank have rights to modify the API list based on requirement.**

### **3. ALLOCATION MATRIX & SHADOW ALLOCATION**

The system should primarily be able to allocate cases based on pre-defined and soft coded logic as well as matrix logic (based on a front end master as well as manual rights also required). It should also maintain TATs (turnaround time) at each level and date/time stamp for every action taken or feedback entered into the system.

Ability for agencies to allocate to their branches/FOS (Feet on Street) and vice versa. Customer issues to be part of the workflow and the same to be built into the capability.

### **4. TRAILS & DISPOSITION UPLOADS**

Additionally, full customer history to be maintained with all follow-up actions taken, all responses entered by every level (tele callers, field, branch, region etc.) with full audit trails of the customer actions and follow-ups to be done. This should also have feasibility to capture dates of action taken for tracking purpose. At any stage, full customer history to be pulled up. Trails Disposition Master Creation to be done with front end rights for any modifications. POP up to display for PTP Cases to FOS as per dates fed.

### **5. FEET ON STREET GEO TRACKER & GEO TAG**

Ability to display and check the geo location of each and every FOS/Agents/Employee whose ID is created on this Platform. Real time dashboard with location to be generated. Also ability to identify shorter routes between different set of customers planned to visit for a day.

### **6. PAYMENT MODULE & PAYOUT SIMULATION**

Details of payment reconciliation and management should be viewable at defined levels. The viewer can be authorized to check all kinds of reports and analytics at the level required.

Drill down of any report right to the collector level and tele caller level to be possible. Every level to drill down to the smallest level. Dispositions to be maintained in a master which will have both hardcoded dispositions Intimation for customer to update/add their contact details etc. and ability to increase the dispositions as needed from time to time. Ability to generate

and calculate billing as per pre-defined Pay-out grid for vendors/tele caller/FOS for processing of pay-out and tracking allocation budget.

## 7. DAILER INTEGRATION & CLOUD TELEPHONY

The Proposed solution should have the ability to integrate with all dialers and CRMs of third-party vendors (Tele-Calling Agencies/Field Agencies/Digital Intervention Agencies) .Call recordings to be uploaded for audit and call quality checks/hygiene.

Dialer Integration should have provision for call recording for Audit and call quality along with the use of specific technology like facetime, voip, rest APIs and so on.

## 8. CUSTOMER COMMUNICATION & NOTIFICATIONS

System should have an option to send communication under various channels with single click for the ease of tele caller/FOS and internal employees. Channels as below to be made live on single click-

- SMS/EMAILS (Welcome SMS/ Payment reminder / Successful Payment Ack.)
- Payment Bitly. link
- Legal Notice
- Issue receipt for money received
- Receipt Cancellation
- Intimation for customer to update/add their contact details etc.

## 9. CUSTOMISED ADMIN RIGHTS

Ability for third parties to have restricted viewing of screens and enter data such as legal units, repossession agencies, collection agencies, tele calling agencies etc. Functionality to exist for direct upload and also system to create an approval process with approval master maintained at front end to allow changes as per requirement.

## 10. ACCOUNT SEARCH & CUSTOMER 360 DEGREE VIEW

Enablement of One View Screen in Application depicting complete basic customer financial/demographic details for employee/FOS/Vendor ready reckoner.

## 11. VENDOR MANAGEMENT & COMPLAINTS DESK

Ability to create ID for FOS agents and to track any complaints from there end by enabling complaint tab with pre-defined TAT matrix. Multiple reports to be generated from front end as per requirement for agency/vendor productivity tracking.

Ability to create/raise ticket request with escalation matrix from vendor end/FOS end/Employee End w.r.t to allocation/settlement etc. with reports enablement for tracking.

## 12. SETTLEMENT MODULE

Ability to raise settlement (single/staggered) as per defined product wise settlement waiver grid and hierarchy level approval master. Waiver grid & Approval master to be implemented & maintained at front end and should have ability to generate dashboards.

### 13. REPO/AUCTION & DISPOSAL MODULE

Ability to upload asset repossessed, auctioned, sold with all details. Approval master to be implemented prior to any repossession/auction/sale and release of asset Approval Master to be maintained at front end & should have ability to generate dashboards.

### 14. LEGAL MODULE

Ability to initiate Legal workflow w.r.t multiple case type Civil-DRT-Sec 138 as per defined legal rule engine/matrix which is to be maintained at front end & should have ability to generate dashboards.

### 15. ATTENDANCE MODULE

Ability to capture attendance of FPRs basis area proximity of branches location. Dashboards generation FPR wise/RRM wise/ ZRM wise to be enabled.

### 16. MOBILE APPLICATION

Interface developed to be accessible on mobile (Android and IOS platform both)

### 17. MIS REPORTS & PRODUCTIVITY DASHBOARDS - Real time report & dashboards generation for all scopes. MIS & Formats to be streamlined.

### 18. MISCELLANEOUS REQUIREMENTS -Refer broad scope for the same.

## B. Description & Broad Scope of Work

1.1. The Proposed Solution to be implemented as SaaS (Software -as-a Service Model) with per user license model irrespective of nature/role/hierarchy of user for domestic operation in India.

1.2. The vendor is expected to provide the Solution, including training, third party utilities (if any) and installation, testing, migration, providing requisite interfaces for a period of five years. All training should include- train the trainer and onsite training at various location within India. In addition, helpdesk needs to be setup by the vendor to provide support via. Chat and video calling as well as phone support.

1.3. By means of diagrammatic / pictorial representations, the Vendor should provide complete details of the hardware, software and network architecture of the Collection Management System offered, including the project plan for go live. Vendor to also provide details pertaining

to data privacy, cloud security for the proposed solution and various layer of risk identification and mitigation measures..

1.4. The selected vendor should also support the requisite integration, and maintenance, compliance, etc. and day to day operations on 24\*7\*365 basis. This needs to be dimensioned by the vendor.

1.5. The selected vendor should host the solution as "SaaS" model with minimum uptime of 99.50%.

1.6. The vendor shall do proactive monitoring and do capacity planning at regular intervals and advise the Bank on software/version upgrades. However, there should not be any additional cost to the Bank for any software/version upgrade including mobile (ios & Android) and Web during the contract period. If Vendor does not meet the performance / service levels of the Bank, the Vendor will at their cost carry out the necessary upgrades / replacements. The Bank has the right to deduct / recover from the vendor the required additional expenses which Bank may incur on account of such upgrades / replacements.

1.7. The selected vendor should provide a separate Test/ Development /UAT environment.

1.8. The solution should have ability to generate various MIS reports as per Bank's / regulators / statutory requirements. Vendor to arrange for necessary customizations wherever required during the contract period.

1.9. Vendor should provide the complete documentation including technical, operations, user manual, etc. Following documents should be delivered by the Vendor to the Bank for every software including third party software before software / service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system /database administrative documents, debugging/diagnostics documents, test procedures etc.

The vendor should also provide documents related to Review Records/ Test Bug Reports/ Root Cause Analysis Report, list of all Product components, list of all dependent/external modules and list of all documents relating to traceability of the Product as and when applicable. The Vendor should also provide the MIS reports as per requirement of the Bank relating to project.

1.10. Any level / version changes / or clarification or corrections or modifications in the above mentioned documentation should be supplied by the Vendor to the Bank timely manner and bugs and fixes should be auto updated in app without any additional cost to the bank. Any upgrades/version change to the proposed solution should be provided to the bank without any additional cost during the contract period.

1.11. Post Implementation support.

1.12. Benchmarking of proposed solution if desired by Bank.

1.13. The system should support online/ real-time comprehensive and customizable management dashboard.

1.14. The Vendor should integrate the solution with the existing systems as per requirement of the Bank.

1.15. Solution integrates with different interfaces using standard message protocols like Web services, APIs etc.

1.16. Integration with CBS: The proposed solution to integrate with CBS /BDL (Big Data Lake) & LOS (Loan Originating System). The solution to support API/Web services a standard structure allowing bank IT team to easily understand and integrate with bank system.

1.17. a) Should have all methods that are required for bank front-end system.

b) Should have security mechanism inbuilt to the system to ensure unauthorized access to the system is prohibited.

1.18 a) The log content should give enough information of a transaction, which includes type of transaction, amount, and originated front-end type, IP Address, Device ID, User name, Mac ID etc. which are all required at time of need.

b) Should have encryption / decryption mechanism to accept data in encrypted format, should share the key to the bank for encryption.

c) The bidder is responsible for co-coordinating with the bank IT team for integration of the API with the bank front-end system.

1.19 The business owner for the bank will be the Receivables Management across all departments. If there is any change, the vendor will be informed.

1.20. System integration testing will be followed by user acceptance testing, plan for which has to be submitted by the vendor to the Bank. The UAT includes Functional tests, Resilience tests, Benchmark Comparisons, Operational tests, Load tests etc. BOB staff/ third Party Vendor designated by the Bank will carry out the functional testing. This staff / third party vendor will need necessary on-site training for the purpose and should be provided by the Vendor. Vendor should carry out other testing like resiliency / benchmarking / load etc. Vendor should submit result log for all testing to the Bank.

1.21. The system should be capable of managing real time strategy management and dummy run to see how a new rule works as well as full-fledged decision rule management as part of the system.

1.22. Performance management: Bidder must need to get Product/Application certified by a renowned third party vendor for the business volumes & non-functional requirements of the Bank before deploying the application in the Bank's development/testing environments, at their own cost.

1.23. The proposed solution to be scalable and should be able to manage workload based user projected for next 5 years. Workload should take care of transaction carried by user in system along with third party integration /API's. The solution to be scalable to support growth projections of the Bank during the contract period. Growth projections are as follows:

1. Daily no's of users: 8,000 concurrent users with approx. 15,000 unique users.
2. Daily no's of receipts issued: Approx. 15,000 receipts per day.
3. The solution to have the capability to process transactions at the speed of 95 TPS and may be scalable as per the Bank's growth during the contract period (currently estimated at 20% y-o-y).
4. Please note that these are estimates only, and a study is to be carried out by the bidder to estimate the same themselves.

1.24. The product should also have proven abilities of assisting the Bank in maintaining audit trails, audit logs of all its functions/processes.



- 1.25. The solution should also include various audit trail report for payments received using Collection
- 1.26. Management solution as and when requested by the Bank's internal / External auditor
- 1.27. If there is any Core Banking System /Big Data Lake /Loan Originating System upgrade then it is vendor's responsibility to ensure that the integration with the core banking system is provided without affecting the normal course of business. .
- 1.28. The solution / software developed or customized should follow a standard development process to ensure that it meets functional, security, performance & regulatory requirements of the Bank.
- 1.29. The Bidder should strictly adhere with Bank's Cloud security and compliance laid down in RFP (Annexure 17) without any deviation.
- 1.30. The Bidder should comply with Bank's IS security policy, Regulators Authorities and Law of Land in key concerns areas relevant to RFP:
1. Responsibilities for data and application privacy and confidentiality
  2. Responsibilities on system and software access control and administration
  3. Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Vendor
  4. Physical Security of the facilities, wherever required to be provided by the vendor
  5. Physical and logical separation from other customers of the Vendor, wherever required to be provided by the vendor
  6. Incident response and reporting
  7. Password Policy of the Bank
  8. Data Encryption/Protection requirement of the Bank Security requirement of the Bank will be shared with the successful bidder.
  9. The MIS should provide following reports (but not limited to). Ability to export report data in Excel, and PDF formats.

## 1. Real time/API integration

The proposed solution should integrate with:-

1. CBS (Core Banking System) for fetching the current account details either by web services API or bulk file uploads.
2. Active server directory – so that there is single sign on with integration.
3. Service Provider to integrate with email server for sending auto e-mailers to customers and users.
4. Service Provider to integrate with Authorized SMS service provider of BOB.
5. Tele-collection dialer software that may be in use.
6. Any other Agencies or third-party CRMs which may need to be integrated.

# List of APIs (Tentative)

1. API Integration with CBS
2. API Integration with BDL(Big Data Lake)
3. API Integration with LOS(Loan Originating System)
4. API Integration with E-Auction Portal

5. API Integration with NHA1 Server
6. API Integration with VAAHAN Site
7. API Integration with Postal Department
8. API Integration with E-Court Server
9. API Integration with Litigation Management System
10. API Integration with Fraud Reporting System
11. API Integration with Credit Information Bureaus
12. API Integration with NSDL
13. API Integration with E-Mail Server
14. API Integration with Payment Gateways
15. API Integration with CRM ( Customer Relationship Management)

*Note: Above shared list of APIs are indicative list only where bank have rights to modify the API list based on requirement.*

## **2. Allocation Matrix and Shadow Allocation**

1. Based on the account details received from the BDL (Big Data Lake) system should be able to flag and categorize in buckets, all the delinquent accounts by language, dispositions and profiles / queues.
2. System should record the audit trails and time/date stamp for each account the Collection manager, Team/agency, the individual field collector & the individual tele collector responsible for the account.
3. Facility to be provided to override the collection manager identified by the system and to dispose to any other collection manager.
4. User defined matrix for access to the system to be provided.
5. Feature to define, name, save, and reuse rules of allocation of the accounts to different teams/agencies.
6. The rules to provide parameters & not limited to product, bucket, geography, profile, payment behavior, resolution status, customer disposition.
7. Easy view to be provided to see the effect on allocations while using the rule based allocations. Decisioning to be based on load balancing and graphical view of allocation simulations.
8. Shadow Allocation feasibility to be inbuilt up to minimum 5 layer. (Customizable)
9. Allocation rules should be configurable to run automatically or on prompt by the collection strategy staff.
10. Facility to override the team/agency allocation using a batch upload should be provided.
11. Agency/team level allocations to be restricted only to the responsible collection manager as recorded in the system.
12. Facility to record the individual field collector & tele collector allocation using a batch upload & update at an account level should be provided.

### 3. Feet on Street/ Agency Geo Fencing & Geo Tagging

System should be capable to track FOS on fields on real time with reports generation.  
Details as below:-

1. Pickups process Flow enablement basis customized model
2. Bulk Assignment Facility
3. Location History along with Reports generation
4. Real time live tracking on map
5. Shadow Allocation (Minimum 5) for tracking up to last level i.e. .up to FOS for agency.

### 4. Payment Module and Pay-out Simulation

1. The proposed solution should be able to configure agency pay-out templates at a product, bucket and city level.
2. These pay-outs should compute the money that is to be paid to each agency based on the resolution status.
3. Computed amounts should be intimated to the agency vide PDF emails
4. Facility to override the computed amount should be provided to the Collection strategy & process team basis approval master which is to be maintained at front end.
5. Collection managers & Agency should be able to login to see their pay-out computations and drill down to see account level details
6. All dispositions of the tele callers or FOS or agencies to be reconciled on a daily basis to ensure that all allocations are disposed of on system and there are no cases missed out.
7. All amounts collected to be reconciled on the system itself.

### 5. Dialer Integration & Cloud Telephony

The system should be capable of managing and enabling dialer option for certain set of accounts as per requirement with recording option based at our internal server for timey review and quality checks.

Sr. No.	Dialer Integration & Cloud Telephony	Comments/Requirement
1	Integrated Dialer/Functionality	Option for dialer
2	Call Recording	Each Calls to be recorded and can be revisited for audit and quality check's purpose
3	PMD link push during active call with customer	Agent can transfer call to other FPR in between the call
4	Bucket/Zone/Product wise Connects Report	Ability to generate daily/weekly/monthly Calling details with connect status and calling remarks/disposition codes for ACR and performance tracking
5	PTP & Settlement Chart	Ability to generate daily/weekly/monthly PTP/Settlement generation details for Positive leads tracking.

6	Call Restriction	Do not disturb/Do not call tagging with time span option till which calls should be restricted. Reason for call barging and call barging punching FPR details to be captured.
7	Call Barging	Ability to connect 3rd person in between the call as per requirement to create 3 -way conversation
8	Call whispering & Live Agent Monitoring/ Call recordings	Supervisor can hear the call along with the caller for quality checks and any further improvisation. Ability to record and download the call for training purpose.

## 6. Customized Admin Rights

The system should be capable of allowing/restricting each module so that we can allow access to Employee/Agent/Agency/FOS/Tele calls only for the module which we as an admin want to give to them. Admin Rights to be given to central team as per hierarchy approval. Approval Master to be maintained at front end.

## 7. Customer Communication & Notifications

System should have the facility to configure predefined SMS & emails that would be automatically sent to customers on fulfilling a particular rule. The proposed solution to generate the letters automatically based on predefined triggers, rules and formats (to be customizable).

Sr No.	Customer Communications/Notifications	Comments/Requirement
1	SMS	Ability to send SMS on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end.
2	Email	Ability to send Email on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end.
3	Letters	Ability to send via. Bitly mode on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end. Soft copies to be stored and accessible/downloadable at front end.
4	SMS and Email Push during Calls	Ability to send during live calls on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end.
5	IVR	Ability to send on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end.

6	What's App	Ability to send on particular loan/bulk loans with predefined template to select from Master list. List to be maintained at front end.
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### 8. Account Search & Customer 360-degree view Screen

Enablement of one view screen depicting complete details & background of the customer.  
Ability to take printout of one view screen for FOS/Agency/Employee ready reckoner.

1. All users to be given restricted access to search for accounts using customer name, customer phone number, customer Account Number, Customer CUST ID.
2. Each and every module to be displayed in vertical alignment at Right Hand Side of the screen.

Sr. No	Customer 360-degree View Screen Tabs	Comments/ Requirement
1	Customer/Applicant Basic details	Name, Father details, Mailing & Current address with all contact no's/Email IDs
2	Customer Profile & Occupation	HNI, NRI, Death Case, Staff etc.
3	Guarantor Details	Name, Mailing & Current address with all contact no's/Email IDs
4	Co-Applicant Details	Name, Mailing & Current address with all contact no's/Email IDs
5	Financial Details	Cust ID , Loan No , Product(Sub Product Master) ,Card No, DPD , Interest DPD for OD accounts, Bucket, Disbursement Amount, Disbursement Date, EMI overdue, Principal overdue, Interest overdue, Late payment Charges, Total overdue, TOS, Excess amount, No of instalment overdue, No of instalments paid, Tenure, Due Date, Pre-EMI, ROI % , Last Payment Mode/amount/date.
6	Foreclosure Details	Foreclosure amount and charges
7	NPA Stage	Regular/NPA/Write Off
8	Allocation History	Last 10 Allocation details, date, Agency details, Allocation FPR details
9	Trails History	Last 10 trails with date and uploading FPR details
10	Interest	Last 6 Months Interest charged

11	Payment Details	Last 10 Payment details with Mode/amount/date/Payment realized Location
12	Repayment Details	Customer Repayment Bank, Branch, Account No. (If EMI is split into 2 repayment accounts, details of both bank accounts to be provided
13	Repossession/Auction/ Disposal	Repossession Status(Y/N) , Date, Agency details, Stock Yard Details, Auction Amount & details, Sale Amount & details
14	Settlement Module	Settlement Amount, date, FPR and all details (Rejected/Approved both if there)

## 9. Vendor / FOS & Employee Management

The system should be capable of managing and enabling dialer option for certain set of accounts as per requirement with recording option based at our internal server for timely review and quality checks.

### A. Management of Bank of Baroda users and their purview of work

1. Create BOB collection staff as per the designations and hierarchy provided by the business. Creation of Collection staff should be Employee code (EC No.)/Name/Mobile Number based. This will have to be created one-time as well as support for ongoing administration if so required. Password generation should be OTP and Email link-based authentication.
2. System must capture the work each collection staff is responsible for.
3. Restricted users should have access to edit/disable the users.

### B. Management of external agencies

1. System should provide mechanism where collection managers should be able to recommend agency creation on system which should go through an approval workflow process till the agency is finally created and signed off by relevant authority.
2. Document checklist for agency creation should be maintained by the system.
3. Users should be able to attach agency creation document images to each agency as required by the regulations.
4. Reviewers should be able to view the agency creation documents and the information captured.
5. Post approval SMS/email intimation should be sent to the agency.
6. Provision should be there to disable and blacklist an agency.
7. Contract renewal tracking should be done by the system and predefined reminders should be available for both the agency and the collection managers.
8. Logic to be created for rotation or reallocation of cases to agencies.
9. Integration with external bureaus for validation of KYC/CIBIL etc. related docs.



#### C. Management of field collectors/tele collectors

1. System should provide mechanism where agencies should be able to recommend a collector which it should go through an approval workflow process till the collector is finally created.
2. Facility to categorize collectors into various type e.g. (not limited to) Tele-callers, Fields agents, Skip tracers, Legal agents, Repossession agents should be provided.
3. Facility to assign areas to field agents using pin codes/Branch Alpha/Branch SOL ID should be available.
4. Document checklist should be maintained by the system.
5. Users should be able to attach document images to each collector as required by the regulations.
6. Reviewers should be able to view the documents and the information captured.
7. BOB authorization letters should be generated for the individual collector.
8. Post approval SMS/email intimation should be sent to the collector and the agency
9. Provision should be there to disable and blacklist a collector.
10. At the expiry of the term the collector should get auto disabled from the system and should not be able to use the system.
11. Facility to search for a collector on google maps should be provided using their name or mobile number.
12. Logic to reallocate case – rotation of the same to another collector.
13. Ability to record communication between Field agent and Customer.- in proposed solution.

#### D. Target setting for Agencies

1. Collection strategy & process managers should be able to update the targets at a product, bucket and city level.
2. Collection managers should be able to set targets for their individual agencies, such that they are meeting the minimum levels set by collection strategy
3. Targets once finalized should be communicated to the agency vide PDFs emailed to the agency.

#### E. Communication to Vendors/FOS in predefined template via SMS/Emails

1. Ability to send SMS/Emails to Vendors in bulk with defined templates w.r.t released payouts/any compliance and process related communications.
2. Template to be maintained at front end with drop down list) MIS | Dashboards & Reports Generation

#### F. Scoring and Performance Matrix

1. Ability to create vendor Score as per logic shared and sending the scores via mails & SMS.
2. Template to be maintained at front end with drop down list) MIS | Dashboards & Reports Generation

## 10. Settlement Module and Workflow

1. Authorized users should be able to simulate and view the settlement amount by inputting the amount waiver %. Users will be authorized on system by administrators and could be single or committee approval. All approvals will be on the the proposed solution.
2. Settlement waiver delegation matrix should be maintained on the system by designation, percentage range & type of waiver interest or principal.
3. Settlement requests raised should have a pre-defined logic by way of which the account to reach the queue of the approver. Approvers need to be defined and maintained on the system by employee ids or employee ids of committee members.
4. Settlement approval workflow should be available in the system where various stages of the settlement are to be tracked from requested, under review, rejected(with reason), approved, partially paid, fully paid.
5. Workflow must track approved settlements becoming invalid due to non-payment
6. Reminders emails for open settlements should be sent to collection managers and agencies
7. Provision should be provided for the requestor to elaborate the reason for settlement and attach document images to support their request
8. At least 2 levels of approvers should be available in the approval workflow
9. Approvers should be able to see the amount of Interest & principal they have approved as on date for the current month while approving any settlement request
10. Settlement report showing details of all the cases in various workflow stages should be available across the bifurcation of product, state, city, branch & requester.

Delegation matrix for approvals and TATs to be maintained for escalation (Escalation matrix will have multiple levels of escalation to multiple users) in case settlement requests not handled within input time

## 11. Repossession/Auction and Sale Module

1. The proposed solution to have asset tracking capability and ability to accept and create triggers for MTM valuations, special comments and history of movement of asset valuations.
2. Additionally, Assets (movables/immovable) held for Sale capability (AHFS) for tracking and approvals if so required internally.
3. All entries w.r.t repossession/auction/sale release to be backed with approvals as per approval master. Master to be maintained at front end.
4. Ability to generate reports w.r.t repossession and disposal, details as below :-
5. Repossession agency Report: - Displays the number of days that has been elapsed since the case was marked for repossession. All repossession will need to be captured which should have the ability to allow for user input as well as fetching from Finacle.
6. Stockyard Inventory Report: - Displays details of repossessed assets kept in the stockyard
7. Ageing report: - Displays the number of days for which the asset is lying in the stockyard after repossession. The report is generated for only those assets that have been repossessed but not yet sold  
Repossession Expense MIS:- Displays the

expenses that have been incurred for the repossessed asset along with details of the repossessed asset within the defined date range

8. Repossession Status Tracking MIS: - Displays the current status of repossession of assets of a delinquent account.
9. Asset repossession option to be made available in the mobile application to the repo agent to update the vehicle details at the time of repossession.
10. Yard vendor, once the vehicle is parked/released from yard should be able to update the details on real time basis.
11. System should be able assign the case to valuation vendor and update multiple valuation status on any cases.
12. Auction vendor details with all the bids received for any particular asset, system should have capability to update all the bid details.

## 12. Hierarchy Flow Master Management

A one view dashboard should be provided for the critical designations, where they can review their live collection performance.

Designations for which the dashboard is required are (Master to be maintained at front end):

- ✓ CRO
- ✓ National Collections Head
- ✓ National Product Collections Head
- ✓ Zonal Collections head
- ✓ Regional Collections head
- ✓ State Collections head
- ✓ City Collection head
- ✓ Collection Managers
- ✓ Agency

## 13. MIS REPORTS & PRODUCTIVITY DASHBOARDS\_Description

**Trails MIS Reports** - Ability to generate trail report uploaded from agency end with all details and time. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**Agency Visit Report-** Ability to generate visit report basis punching of FOS/FPRs at customer's address. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters

### Resolution & Payment MIS Reports

Payment Report should be able to capture all type of payment including payments through Digital/Clearing/Cash Mode taken place through any channels.

1. Daily Report: - Displays the number/amount of receipts issued and money collected across units and agencies.
2. Money Movement Report: - Displays ageing & status of the physical money collected till it is posted into customer's account.
3. Cheque Bounce Details Report: - Displays details of the bounced cheques given by delinquent customer during a specified period. The bounces will be available on the Finacle system or the clearing system of the bank and will need to be fetched by the system.
4. Payments Received Report: - Displays details of the payment received from customers in the legacy System

**Receipt MIS Reports** - Displays end to end Receipt used/unused/ageing wise report. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**Agency Allocation & Pay-out/ Expense Details MIS Reports-**

Displays details of cases assigned to the external agencies in the specified Period based on branch/region/zone/ product /segment with ability to retrieve historical allocation as well

Displays end to end agency wise/product wise cost/pay-out approved -released /pending. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**Repossession & Disposal Reports** – Displays end to end report for repossession stock/valuation amount/auction/sale and release with geographical/dpd wise dropdown option. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**Settlement MIS**– Displays end to end report for settlement initiated/approved/and amount collected against settlement amount with all possible header's basis format proposal. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**Mock MIS/Potential NPA MIS-** Displays end to end report on cases which are at the verge of being NPA. The system should be flexible to provide reports at backend as well as at every level (Branch, Region, Zone, HO, by service provider) or by combination of one, two or more parameters.

**ADHOC MIS** – Any additional report basis the bank requirement on time to time.

## 14. ATTENDANCE MODULE

Ability to capture attendance of FPRs basis area proximity of branches location. Dashboards generation FPR wise/RRM wise/ ZRM wise to be enabled.

## 15. MOBILE APPLICATION

1. System's mobility application should have demonstrated capability to run on low-cost mobile devices. Android Mobile application size should not exceed 20 MB.

2. Application for Android, IOS
3. Issue receipt
4. Search & view accounts
5. Track Appointments/PTPs
6. View the receipts cut by the user
7. View the collection status of the accounts allocated to the user
8. Request settlement & view status
9. Initiate & report repossession
10. Payment history, Trail history etc.
11. Change password
12. Forgot password
13. Easy navigation screen for accessing available functionality

\* Screen/modules required in mobile application need to be discussed in forum basis testing & feasibility.

## 16. Miscellaneous

1. Training of all users on the system – both in-person as well as hard copy manual and manual available on BOB intranet- showing step by step use via screenshots and video.
2. Maintenance of system as may be required to ensure uptime targets. On-site support with pre-defined costs for the same on per person basis.
3. Bug fixes, additional functionality as may be required by BOB from time to time, based on requirement.
4. Updation, customer information, batch upload capability/APIs
  - ✓ The Proposed Solution should be able to function as a stand-alone system for all customer information once it is drawn from CBS/BDL/LOS .
  - ✓ The Proposed Solution can be updated as far as new customer information becomes available – such as mobile number, customer status, customer address, etc.
  - ✓ Since the refreshing of customer information in the initial stage will not be refreshed dynamically, the Proposed Solution has to operate as a system with all such information captured in tables which have to be maintained in the Proposed Solution itself with sufficient backups and fail safes.
5. Analytics and Predictive Algorithms
  - ✓ Algorithms on pre-delinquent customers – Definition, master on various fixed and variable parameters which can create a list of customer types or cuts which can be used to call customers before they go delinquent, based on parameters such as geography, history, customer income, demographics and psychographics.
  - ✓ Ability to create a CIR bucket wise for customer accounts, showing movement (forward flows, backward flows and stable flows) as well as predictive algorithms to show expected flows based on sum and product of flows.
  - ✓ Ability to create graphical representation of data based on all cuts of customers at different levels (geographies, buckets, profiles, etc.)

## 17. Interface Testing & Implementation

1. Test cases to be provided by the solution provider for review and sign-off.
2. Test data set-up is to be done by the selected solution provider to facilitate complete testing of the test cases approved.
3. Solution should be capable of adopting any future regulatory requirement and any new additional functionalities.

**Please note:** This is not an exhaustive list, and the bidder may provide all features and functionalities which it has as unique as well which will be evaluated in the Presentation and Demo stage.

## 18. Implementation Timelines

Skeletal solution to be provided in first 3 Months execution which should provide end to end support for tele calling agencies and field staff – basic functionality of allocation, disposition codes on computers or on handheld devices based on android/ios App with security layer for secure messaging.

This will require to be stored and uploaded onto the proposed solution when it is ready. This is across all geographies, Product and buckets.

Complete solution as per scope to be provided latest by 6 Months from date of execution.

## C. BANK'S PROJECT TECHNICAL AND FUNCTIONAL REQUIREMENTS

Functional & technical scoring will be evaluated on following criteria as part of technical evaluation -

- Requirement available as part of solution (RA) – 2 Marks
- Requirement will be provided as customisation (RC) – 1.5 Marks
- Requirement is feasible and to be developed (RD) – 1 Mark

Total Marking will proportionate to 50 Marks and accordingly bidders "Product Demo" marks will be calculated.

S. No	General Requirement	Marking as per RA/RC/RD	Bidder Remarks
1	The proposed solution should be able to integrate with the Bank's CBS (Core Banking System) for fetching the account/transaction details on real time as per the requirement through API.		
2	The proposed solution should be able to integrate with the Bank's BDL (Big Data Lake) for fetching the account details as per requirement.		

3	The proposed solution should integrate with the Exchange Server & SMS gateway for sending auto E-mails & SMS to customers as per approved template (SMS/E-Mail templates edit rights should be provided to admin basis approval matrix).		
4	The proposed solution should be capable to integrate with any third party server as per requirement. Refer below Section – D (List of API Integrations) for reference.		
5	The proposed solution should be able to flag/categorize all the delinquent accounts by buckets, dispositions and profiles / queues/ as per designed logic whenever required.		
6	The proposed Solution should record the audit trails and time/date stamp for each account as per cases allocated to respective collectors/FOS/agency. Individual as well as bulk upload facility to be there alongwith generation of reports.		
7	The proposed solution should be capable to retain all cases once logged on Automated Collection System with facility to upload any additional trails/details & option to download based on filters provided through front end menu option.		
8	The proposed Solution should be capable of defining the allocation rules through front end to different teams/agencies.  Facility to override the team/agency allocation using an individual/batch upload should be provided.		
9	Access restrictions/Data Secrecy under Agency/team level allocations upto respective collection manager/agency.		
10	The proposed Solution should have shadow Allocation feasibility inbuilt up to 5 layers.		



11	The proposed solution should be capable to intimate the customer by sending SMS/E-Mail with name of respective allocated Agency or Agent name (SMS/E-Mail templates edit rights should be provided to admin basis approval matrix).		
12	The proposed solution should be capable to track FOS on fields on real time with reports generation along with-Pickups process Flow enablement basis customized model ,Bulk Assignment Facility ,Real time live tracking on map ,Shadow Allocation (upto 5) for tracking up to last level i.e. .up to FOS for agency.		
13	The proposed solution should be capable to display Location history along with reports generation.  Facility to search for a collector on google maps should be provided using their name/IDs or mobile number.		
14	The proposed solution should have call recording facility for FOS communication with customer to be enabled on proposed solution.		
15	The proposed solution should be able to configure/calculate agency/repossession/valuation pay-out or for all modules wherever billings required at product, bucket and city level or any criteria as and when required (Same to be maintained at front end).  Option to customize product/month selection in execution of billing.		
16	The proposed solution should have ability to intimate respective agency on computed amounts vide PDF emails in automation mode as per allocation done.		
17	The proposed solution should have facility to override the computed amount should be provided to the Collection strategy & process team as and when required.		

18	Customised restrictions under Agency/team level to view and drill down computed pay-outs upto respective FOS/agency.		
19	The proposed solution should have facility to generate reports of pay-out calculated /Detailed calculation logic rule engine wise/dashboard with customised admin rights for downloading the reports.		
20	The proposed solution should be capable of managing and enabling Dialler Integration with cloud storage facility.		
21	The proposed solution should have dialler facility inbuilt with Call restriction, Call Barging, Call whispering, Live agent call monitoring, PDM push during call with customer.		
22	The proposed solution should generate productivity (idle time/login time etc.) reports Bucket/Zone/region alongwith PTP & other disposition code basis charts.		
23	The proposed solution should be capable of allowing/restricting each module so that we can allow specific access to Employee/Agency/FOS/Tele callers. (Customisation rights should be provided to admin basis approval matrix).		
24	The proposed solution should have the facility to configure predefined SMS, IVRs, emails that would be automatically sent to customers on fulfilling a particular rule.  Facility to generate success report for sms/emails and all modes.		
25	The proposed solution should be capable to generate the letters automatically based on predefined triggers, rules and formats (to be customizable).		
26	The proposed solution have capacity to enable 360 degree view screen with major points from multiple modules/screens under single screen as per requirement- displaying complete details & background of the customer with an option to take		

	<p>printout of one view screen for FOS/Agency/Employee for ready reckoner</p> <p>The proposed solution should be capable of maintaining hierarchy Master as per internal structure.</p>		
27	<p>The proposed solution should have mechanism to recommend proposed solution login ID creation from managers across PAN India basis approval master.</p> <p>The proposed solution should be capable of maintaining &amp; storing checklist required documents uploaded at the time of agency id creation. Post creation of ID, mail/text intimation facility to be there.</p>		
28	<p>The proposed solution should have facility to generate virtual ID card for FOS/Agents and option to generate at respective FOS/Agents end at their IDs.</p>		
29	<p>The proposed solution should be capable of generating reports for IDs creation login details and have facility to deactivate ID after certain Idle days as per requirement. Facility to activate/de-activate IDs with admin basis approval matrix.</p>		
30	<p>The proposed solution should have facility to update targets at product/bucket/zone/region level and system to be capable to track resolution as per shared logic. Targets once finalised should be communicated to respective allocated agencies/FOS via E-mail.</p>		
31	<p>The proposed solution should have facility to create vendor Score card &amp; generate MIS reports as per defined rule engine and sending the scores via mails &amp; SMS. Template to be maintained at front end with drop down list)</p>		
32	<p>In proposed solution, authorized users should be able to simulate and view the settlement amount by inputting the amount waiver %. Users will be authorized on system by administrators and could be single or committee approval. All approvals will be on the automated collection and maintained at front end. The proposed solution should have facility to enable settlements as per designed waiver grid basis approval matrix.</p>		

33	The proposed solution should have facility to generate settlement raised/approved/rejected/pending reports basis respective Zone/Region/Bucket and other respective segments.		
34	The proposed solution have capacity to enable delegation matrix for approvals and TATs to be maintained for escalation (Escalation matrix will have multiple levels of escalation to multiple users) in case settlement requests not handled within input time (Within the bank system).		
35	The proposed solution should have facility to enable repossession under separate module featuring all input details which need to be filled at user as well as pre-filled details.  Mechanism of approval for repossession to be enabled basis hierarchy master-maintained at front end.		
36	In proposed solution, asset repossession option to be made available in the proposed solution to FOS for updating the asset details at the time of repossession.		
37	The proposed solution should be able to assign the case to valuation vendor and update multiple valuation status on any cases. Multiple bids uploading rights for any asset to be enabled for valuation vendors.  Mechanism of approval for auction and disposal of asset to be enabled basis hierarchy master.		
38	Facility to generate repossession/auction/valuation/release reports/stockyard inventory reports with ageing/TAT based (Approved/raised/rejected/pending )		
39	Facility to enable delegation matrix for approvals and TATs to be maintained for escalation (Escalation matrix will have multiple levels of escalation to multiple users) in case repossession/sale/valuation/release requests not handled within input time		

40	Yard vendor/valuation vendor, once the vehicle is parked/released/valuation done respective should be able to update the details on real time basis. Override facility to be there.		
41	Pan Validation facility to be there for buyer prior to release of vehicle. Post PAN Validation, tax calculation to be done basis fed basis rule engine to identify final release amount.  Letter of Ownership for Asset change to be uploaded post which release approval to be enabled.		
42	Ability to initiate Legal workflow w.r.t multiple case type Civil-DRT-Sec 138 etc. as per defined legal rule engine/matrix which is to be maintained at front end. Multiple case filing option on single case to be there. Ability to generate dashboards.		
43	Facility to enable delegation matrix for approvals and TATs to be maintained for escalation (Escalation matrix will have multiple levels of escalation to multiple users) in case legal initiation requests not handled within input time.		
44	Facility to assign cases to Advocates/Legal firms for legal action and to input their legal details back on regular basis in terms of legal filed status/legal stages/Next date of hearing etc.		
45	The proposed solution to be capable of computing legal pay-outs and billing. Facility to generate legal filed/non filed/stage wise/legal firms/case type etc. wise reports with ageing and current status.		
46	Ability to capture attendance of FPRs basis pre-defined logic and rule engine. Attendance dashboards generation FPR wise/RRM wise/ ZRM wise to be enabled.		
47	The proposed solution should have mobile applications with customized interfaces/ modules. Interface developed to be accessible on Android & IOS platform both.		

48	Facility to generate receipts & related reports. The system should be flexible to provide reports at every level (Branch, Region, Zone, HO, service provider) or by combination of one, two or more parameters.		
49	Ability to intimate customer via SMS and E-Mail with receipt id and collectible amount once receipt is created from collector end. Reconciliation Module for receipt tracking through the proposed solution		
50	The proposed solution should have capacity to generate MIS/reports/dashboard w.r.t to each modules on real time basis as per format shared. Facility to customize each and every reports/dashboards level drill down to collector/zone/state/region/bucket wise.		

#### D. List of API Integrations (Tentative)

1. API Integration with CBS
2. API Integration with BDL(Big Data Lake)
3. API Integration with LOS(Loan Originating System)
4. API Integration with E-Auction Portal
5. API Integration with NHA1 Server
6. API Integration with VAAHAN Site
7. API Integration with Postal Department
8. API Integration with E-Court Server
9. API Integration with Litigation Management System
10. API Integration with Fraud Reporting System
11. API Integration with Credit Information Bureaus
12. API Integration with NSDL
13. API Integration with E-Mail Server
14. API Integration with Payment Gateways
15. API Integration with CRM ( Customer Relationship Management)

**Note: Above shared list of APIs are indicative list only where bank have rights to modify the API list based on requirement.**

## SERVICE LEVELS AND UPTIME GUARANTEE

For details, please refer to **Annexure** that provides the service levels for the Solution.

## DELIVERY

Skeletal solution to be provided in first 3 Months from date of Purchase Order which should include end to end support for tele-calling agencies and field staff – basic functionality of allocation, disposition codes on computers or on handheld devices based on android/ios App with security layer for secure messaging. This need to be stored and uploaded onto the proposed solution when it is ready. This is across all geographies, Product and buckets.

Complete solution as per scope to be provided latest by 6 Months from date of Purchase Order.

Any deliverable has not been supplied or not operational on account of which the implementation is delayed, will be deemed/treated as non-delivery thereby excluding the Bank from all payment obligations under the terms of this contract.

Bidder will have to pay late delivery charges to Bank of Baroda @ 1% of Total Contract Value inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of implementation, to a maximum of 5% of total contract value. If delay exceeds beyond two weeks from due date of delivery, Bank of Baroda reserves the right to cancel the entire order.

The bidder must strictly adhere to the delivery dates or lead times identified in their proposal and as agreed by the Bank. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the Bidder's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this tender document) due to the Bidder's inability to meet the established delivery dates or any other reasons attributing to the bidder then that bidder will be responsible for any re-procurement costs suffered by the Bank. The liability in such an event could be limited to the differential excess amount spent by the Bank for procuring similar deliverables and services.



## Annexure 12–Service Levels

The Bank expects that the successful Vendor to adhere to the following minimum Service Levels:

- Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining “Penalties” that would be levied on the Successful Vendor.
- The Vendor should have 24X7 monitoring, escalation and resolution infrastructure.
- Time bound problem addressing team (onsite/offsite) for the complete contract period.
- Vendor to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities/tax authorities towards compliance as part of ATS at no extra cost to bank for the entire contract period. Any delay in meeting the timelines would result in penalty.

Vendor will have to guarantee a minimum uptime of 99.50%, calculated on a monthly basis. Application availability will be 99.50% on 24x7x365. The penalty will be calculated as per the details given below.

**Uptime percentage** - 100% less Downtime Percentage

**Downtime percentage** - Unavailable Time divided by Total Available Time, calculated on a monthly basis.

**Total Available Time** – 24 hrs per day for seven days a week excluding planned downtime.

**Unavailable Time** - Time involved while the solution is inoperative or operates inconsistently or erratically.

Uptime Percentage	Penalty Details
A $\geq$ 99.5%	No Penalty
99.5% > A $\geq$ 99.0%	2% of cost of monthly subscription charges
99.0% > A $\geq$ 98.0%	5% of cost of monthly subscription charges
98.0% > A	Penalty at an incremental rate of 1% (in addition to a base of 5%) of cost of monthly subscription charges for every 0.1% lower than the stipulated uptime

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent year payment. The SLA charges will be subject to an overall cap of 10% of the Yearly subscription Charges and thereafter, Bank has the discretion to cancel the contract. If Vendor materially fails to meet an uptime of 99.5% for three (3) consecutive months, the Bank may have the right to terminate the contract. In case if there is no pending invoices to be paid by the Bank to the vendor, the vendor has to submit a pay order / cheque payable at Mumbai in favour of Bank of Baroda for the same within 15 days from the notice period from the Bank.

**Annexure 13–Masked Commercial Bid**

Particulars	Qty	One Time Cost (OTC) (Rs.)	Year 1		Year 2		Year 3		Year 4		Year 5		Total cost for 5 Years (Rs)
			Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	
Annual Subscription and Maintenance Cost per user*	3,000	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
One Time Implementation & Integration Cost	X	0.00	X	X	X	X	X	X	X	X	X	X	0.00
Cost of additional users (1 block = 50 users) *	1 Block	X	X	0.00	X	0.00	X	0.00	X	0.00	X	0.00	0.00
<b>Total Cost of Ownership (TCO) for 5 years</b>													0.00

\*Number of users is indicative maximum for TCO calculation purpose. Actual utilization may vary as per the requirement. Payment for the subscription & maintenance cost will be done on actual utilization basis, based on the unit cost provided by the bidder. Cost of the user will be applicable from the date of its usage in the production.

**We abide by following terms and conditions**

- a. For each of the above items provided the vendor is required to provide the cost for every line item where the vendor has considered the cost in BOM.
- b. The vendor needs to clearly indicate if there are any recurring costs included in the above bid and quantify the same. In the absence of this, the vendor would need to provide the same without any charge. Vendor should make no changes to the quantity.
- c. If the cost for any line item is indicated as zero then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
- d. All Deliverables to be supplied as per RFP requirements provided in the tender
- e. The Service Charges need to include all services and other requirement as mentioned in the RFP
- f. The vendor has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations however for the purpose of calculation Bank will take the corrected figures / cost.
- g. All prices to be in Indian Rupee (INR) only.
- h. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. except GST which will be paid extra at actuals. The Vendor is expected to provide the GST amount and GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected
- i. Unit wise implementation must be provided by vendor. These prices would be considered for the calculation of TCO (Total Cost of Ownership). The Bank has discretion to avail these functionalities as per Bank's requirement during the contract period.
- j. All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.

**Commercial Bid Submission on e-procurement portal:**

1. Bidder needs to download the commercial bid excel file from e-procurement portal, fill their commercial quotes in available cells only, save the file and upload the same file to the e-procurement portal.
2. Bidder needs to take a print of the same commercial excel file, completely filled in all respect which was uploaded to the system and physically sign and stamp this commercial sheet. This sheet needs to be scanned in at least 200 dpi resolution & converted to PDF format. The same pdf file must be uploaded to the e-procurement portal.
3. Bidder has to ensure that the quotes mentioned in PDF and excel are same. In case of any discrepancy between the pdf and excel files, the commercials mentioned in PDF will be taken as final for evaluation purposes.

Further, we confirm that we will abide by all the terms and conditions mentioned above & in the tender document.

**Authorized Signatory**

**Name:**

**Designation:**

**Vendor's Corporate Name**

**Annexure 14–Commercial Bid**

Particulars	Qty	One Time Cost (OTC) (Rs.)	Year 1		Year 2		Year 3		Year 4		Year 5		Total cost for 5 Years (Rs)
			Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	Unit Cost (Rs)	Total cost (Rs)	
Annual Subscription and Maintenance Cost per user*	3,000	X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
One Time Implementation & Integration Cost	X	0.00	X	X	X	X	X	X	X	X	X	X	0.00
Cost of additional users (1 block = 50 users) *	1 Block	X	X	0.00	X	0.00	X	0.00	X	0.00	X	0.00	0.00
<b>Total Cost of Ownership (TCO) for 5 years</b>													0.00

\*Number of users is indicative maximum for TCO calculation purpose. Actual utilization may vary as per the requirement. Payment for the subscription & maintenance cost will be done on actual utilization basis, based on the unit cost provided by the bidder. Cost of the user will be applicable from the date of its usage in the production.

**We abide by following terms and conditions**

- a. For each of the above items provided the vendor is required to provide the cost for every line item where the vendor has considered the cost in BOM.
- b. The vendor needs to clearly indicate if there are any recurring costs included in the above bid and quantify the same. In the absence of this, the vendor would need to provide the same without any charge. Vendor should make no changes to the quantity.
- c. If the cost for any line item is indicated as zero then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
- d. All Deliverables to be supplied as per RFP requirements provided in the tender
- e. The Service Charges need to include all services and other requirement as mentioned in the RFP
- f. The vendor has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations however for the purpose of calculation Bank will take the corrected figures / cost.
- g. All prices to be in Indian Rupee (INR) only.
- h. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. except GST which will be paid extra at actuals. The Vendor is expected to provide the GST amount and GST percentage in both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected
- i. Unit wise implementation must be provided by vendor. These prices would be considered for the calculation of TCO (Total Cost of Ownership). The Bank has discretion to avail these functionalities as per Bank's requirement during the contract period.
- j. All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.

**Commercial Bid Submission on e-procurement portal:**

1. Bidder needs to download the commercial bid excel file from e-procurement portal, fill their commercial quotes in available cells only, save the file and upload the same file to the e-procurement portal.
2. Bidder needs to take a print of the same commercial excel file, completely filled in all respect which was uploaded to the system and physically sign and stamp this commercial sheet. This sheet needs to be scanned in at least 200 dpi resolution & converted to PDF format. The same pdf file must be uploaded to the e-procurement portal.
3. Bidder has to ensure that the quotes mentioned in PDF and excel are same. In case of any discrepancy between the pdf and excel files, the commercials mentioned in PDF will be taken as final for evaluation purposes.

Further, we confirm that we will abide by all the terms and conditions mentioned above & in the tender document.

**Authorized Signatory**

**Name:**

**Designation:**

**Vendor's Corporate Name**



**Annexure 15 - Performance Guarantee**

**BANK GUARANTEE**

(FORMAT OF PERFORMANCE BANK GUARANTEE)

To

Chief Technology Officer  
Bank of Baroda  
Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

WHEREAS M/S ..... (Name of Bidder) a Company registered under the Indian Companies Act, 1956 and having its Registered Office at , (Please provide complete address) (hereinafter referred to as "Bidder") was awarded a contract by Bank of Baroda (the Bank) vide their Purchase Order no. .... dated ..... (hereinafter referred to as "PO") for .....

AND WHEREAS, in terms of the conditions as stipulated in the PO and the Request for Proposal document No. .... Dated ..... for ..... (hereinafter referred to as "RFP"), the Bidder is required to furnish a Performance Bank Guarantee issued by a Public Sector Bank/ schedule commercial bank in India other than the Bank of Baroda in your favour for Rs...../- towards due performance of the contract in accordance with the specifications, terms and conditions of the purchase order and RFP document (which guarantee is hereinafter called as "BANK GUARANTEE").

AND WHEREAS the Bidder has approached us for providing the BANK GUARANTEE.

AND WHEREAS at the request of the Bidder, WE, .....,a body corporate in terms of the Banking Companies Acquisition and Transfer of Undertakings Act,1970/1980 having it's ..... Office at ..... and a branch interalia at..... India have agreed to issue the BANK GUARANTEE.

THEREFORE, WE, (name of Bank and it's address) .....through our local office at ..... India furnish you the BANK GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We ..... do hereby expressly, irrevocably and unconditionally undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time and at all times to the extent of Rs. ....-(Rupees ..... only) against any loss or damage caused to or suffered by or that may be caused



- to or suffered by you on account of any breach or breaches on the part of the Bidder of any of the terms and conditions contained in the PO and RFP / SLA and in the event of the Bidder committing default or defaults in carrying out any of the work or discharging any obligation under the PO or RFP document or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs...../-(Rupees ..... only) as may be claimed by you on account of breach on the part of the Bidder of their obligations or default in terms of the PO and RFP.
2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the Bidder has committed any such breach/default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee, but will pay the same forthwith on your demand without any protest or demur. Any such demand made by Bank of Baroda shall be conclusive as regards the amount due and payable by us to you.
  3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the Bidder after expiry of the relative guarantee period provided always that the guarantee shall in no event remain in force after ..... (date) without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
  4. You will have the fullest liberty without our consent and without affecting our liabilities under this Bank Guarantee from time to time to vary any of the terms and conditions of the PO and RFP or extend the time of performance of the contract or to postpone for any time or from time to time any of your rights or powers against the Bidder and either to enforce or forbear to enforce any of the terms and conditions of the said PO and RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the Bidder or any other forbearance, act or omission on your part or any indulgence by you to the Bidder or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs. .... /-( Rupees..... only) as aforesaid or extend the period of the guarantee beyond the said ..... (date) unless expressly agreed to by us in writing.
  5. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the Bidder or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the Bidder.
  6. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the Bidder hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.



7. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the Bidder from time to time arising out of or in relation to the PO and RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.
8. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
9. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees hereto before given to you by us (whether jointly with others or alone) and now existing enforce and this Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.
10. The Bank Guarantee shall not be affected by any change in the constitution of the Bidder or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
11. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
12. We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the Bidder in any suit or proceeding pending before any court or Tribunal relating thereto, our liability under this present being absolute and unequivocal. The payments so made by us shall be a valid discharge of our liability for payment here under and the Bidder shall have no claim against us for making such payment.
13. Notwithstanding anything contained herein above;
  - a. our liability under this Guarantee shall not exceed Rs. ..../- (Rupees .....only)
  - b. this Bank Guarantee shall be valid and remain in force upto and including the date ..... and
  - c. 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 the expiry of this guarantee.
14. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

Dated this the ..... day of ....., 20.....

For and on behalf of

Branch Manager

Seal and Address

**NOTE:**

1. VENDOR 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 MUMBAI.
3. BANK GUARANTEE IF SUBMITTED, SHOULD BE ACCOMPANIED WITH COPY OF THE SFMS TRANSMITTED AT THE TIME OF ISSUE OF BANK GUARANTEE. AS PER IBA NOTIFICATION NO. PS&BT/GOVT/2305 DATED 16-MAR-2016 ALONG WITH MINISTRY OF FINANCE, GOVERNMENT OF INDIA CIRCULAR F.NO.7/112/2011-BOA DATED 08-MAR-2016 WITH RESPECT TO SENDING BANK GUARANTEE ADVICES THROUGH STRUCTURED FINANCIAL MESSAGING SYSTEM (SFMS), IT IS NECESSARY TO CONFIRM THE AUTHENTICITY OF THE BANK GUARANTEES (BG) BY SFMS MESSAGE. THE SFMS SHOULD BE SENT TO FOLLOWING BRANCH:  
BRANCH NAME & ADDRESS: BANK OF BARODA, BKC BRANCH, C-26, G-BLOCK, BARODA CORPORATE CENTER, BANDRA EAST, MUMBAI-400051  
IFSC CODE: BARB0BANEAS (FIFTH LETTER IS "ZERO")
4. VENDOR SHOULD ENSURE THAT THE BANK GUARANTEE SHOULD CONTAIN ALL TERMS & CONDITIONS AS PER THIS FORMAT. BANK GUARANTEE SUBMITTED WITH ANY RIDER OR DEVIATION TO THE STIPULATED TERMS & CONDITIONS WILL NOT BE ACCEPTED.

**Annexure 16 - Bank Guarantee for early release of retention money**

**BANK GUARANTEE**  
(FORMAT OF BANK GUARANTEE)

To  
Chief Technology Officer  
Bank of Baroda  
Baroda Corporate Centre  
Baroda Sun Tower  
BandraKurla Complex  
Bandra (E), Mumbai 400 051

Dear Sir,

WHEREAS ..... (Name of Bidder) a Company registered under the Indian Companies Act, 1956 and having its Registered Office at ....., (Please provide complete address) (hereinafter referred to as "Bidder") was awarded a contract by Bank of Baroda (BOB) vide their Purchase Order no. .... dated ..... (hereinafter referred to as "PO") for .....

<details of equipment that supplied to be filled in table>

and it has been agreed that a payment of Rs. ..../- (Rupees ..... only) will be made to the Bidder representing balance 10% of the consideration amount against the security of a Bank Guarantee from a Scheduled Commercial Bank.

2. Now this deed of guarantee witnesseth that in consideration of BOB agreeing to release a sum of Rs. ..../- (Rupees ..... only) representing balance 10% of the consideration amount payable to the Bidder in terms of, the said agreement, we ..... (Bank) having our head office at ..... and amongst other places, a branch at ..... (hereinafter referred to as the guarantor) do hereby expressly, irrevocably and unreservedly agree and undertake that :

a) In the event of Bidder committing breach of any of the undertakings or committing default in fulfilling any obligation arising out of said agreement, we ..... (bank) shall on demand, pay BOB without any demur Rs. ..../- (Rupees ..... only) and notwithstanding any right the Bidder may have against BOB or any disputes raised by the Bidder or any suit or proceedings pending in any competent Court of Law in India or otherwise or before any arbitrator, and BOB's written demand shall be conclusive evidence to us that such amount is payable by us under the said contract and shall be binding in all respects on the Guarantor.

3. The Guarantor shall not be discharged or released from the aforesaid undertaking and

guarantee by any agreement, variations made between BOB and the Bidder, indulgence shown to the Bidder by BOB, with or without the consent and knowledge of the Guarantor or by any alterations in the obligations of the Bidder by any forbearance whether as to payment, time performance or otherwise.

4. (a) This guarantee shall remain valid until (date which is 3 months after expiry of warranty period), or until discharged by BOB in writing.

(b) This guarantee shall be a continuing guarantee and shall not be revocable except with the previous written consent of BOB and save as aforesaid it will be in force until the Bidder complies with its obligations hereunder.

(c) This Guarantee shall not be affected by any change in the constitution of the Bidder by absorption with any other body or corporation or dissolution or otherwise and this guarantee will be available to or enforceable against such body or corporation.

5. In order to give effect to this guarantee, BOB will be entitled to act as if the guarantor were the principal debtor and the guarantor hereby waives all and any of its rights of suretyship.

6. This guarantee shall continue to be in force notwithstanding the discharge of the Bidder by operation of law and shall cease only on payment of the full amount by the guarantor to BOB of the amount hereby secured.

7. This Guarantee shall be in addition to and not in substitution for any other guarantee or security for the Bidder given or to be given to BOB in respect of the said contract.

8. Any notice by way of request and demand or otherwise hereunder may be sent by post or any other mode of communication to the guarantor's address as aforesaid, and if sent by post, it shall be deemed to have been given at the time when it would be delivered in due course by post and in proving such notice when given by post it shall be sufficient to prove that the envelope containing the notice was posted and a certificate signed by an officer of BOB that the envelope was so posted shall be conclusive.

9. These presents shall be governed by and construed in accordance with Indian Law. Notwithstanding anything contained herein:

a) Our liability under this Bank Guarantee shall not exceed Rs. ....../- (Rupees ..... only)

b) This Bank Guarantee shall be valid up to (date which is 3 months after expiry of warranty period) and

c) 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 \_\_\_\_\_ (three months after the date of expiry of the warranty).

d) The guarantor has under its constitution powers to give this guarantee and Shri. .... (signatories) Officials / Managers of the Bank who has/have signed this guarantee has/have powers to do so.

Dated this ..... day of..... 201 at .....

For and on behalf of..... (Bank).

Authorised Signatory ..... in favour of the Bank

Designation .....

**Annexure 17 - Letter of Undertaking from OEM/ OSD on Cloud Security and Compliance (Applicable in case of cloud-based solution)**

**(This letter should be on the letterhead of the OEM / OSD / Manufacturer duly signed by an authorized signatory)**

To  
Chief Technology Officer  
Bank of Baroda, Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,

**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

We ..... (Name of the OEM / OSD) who are established and reputable manufacturers / developers of ..... do hereby undertake the following:

1. The proposed solution is complying with the Information security policy of the bank for the applicable solution requirements mentioned in RFP.
2. The solution will be able to integrate with Bank's Active Directory security policies and authentication framework.
3. The solution will be offered at dedicated environment to have better control over Bank's data due to compliance / security related aspects.
4. The solution conforms to the following industry level certifications:
  - ISO 27001:2013
  - ISO 27017
  - SOC 2
  - SSAE/SOC
  - ISO 27018
5. We ..... (Name of the OEM / OSD) who is responsible for:
  - Data and application privacy and confidentiality
  - System and software access control and administration
  - Custodial responsibilities for data and other information assets
  - Physical Security of the facilities where the Bank's data resides
  - Physical and logical separation from other customers
  - Defining and following Incident response and reporting procedures
  - Complying with the Password Policy of the Bank
  - Complying with the Data Encryption / Protection requirement of the Bank
  - Integration with Single Sign on / Single Sign on Capabilities inbuilt



6. In case, if a government demand is received for any data, the below mentioned process has to be followed:

- Disclose customer data when legally required and only after attempting to redirect the request to the customer.
- Resist government demands that are invalid.

7. The location of Cloud server should be in India.

We hereby attach our response against the various requirement of Bank as follows.

	<b>Subject</b>	<b>OEM Response</b>
1.	<p><b>Right to Audit:</b> Service Provider should provide right to audit as similar to what Bank is having with other shared data centers in India. Bank must have “Rights to Audit” the SP's compliance with the agreement including rights of access to the SP's premises where relevant records and Bank's data is being held. It also include audit rights for the Bank or its appointed auditor (nominee) or regulators as an integral clause in the service agreement.</p>	
2.	<p><b>Data and Information Security:</b> SP to ensure following</p> <ul style="list-style-type: none"> <li>▪ Data integrity management.</li> <li>▪ To provide full disclosure regarding security practices and procedures as stated in their SLAs</li> <li>▪ Specific identification of all controls used during the data lifecycle.</li> <li>▪ To maintain a fundamental philosophy of knowing where Bank's data ( Logical /Physical)</li> <li>▪ To determine who should access the data, what their rights and privileges are, and under what conditions these access rights are provided and maintain a “Default Deny All” policy</li> <li>▪ To define and identify the data classification. SP to enforce the Bank's access requirements based on data classification.</li> <li>▪ To encrypt data at rest and encrypt data in transit.</li> <li>▪ To share what compartmentalization techniques are employed to isolate Bank data from other customer's data</li> <li>▪ Sharing of encryption management with Bank on multi-tenant storage.</li> <li>▪ To comply with data retention and destruction schedules/Policy provided by Bank, SP to certify on Bank's request destroying all data at all locations including slack in data structures and on the media. The Bank will have right to audit this practice.</li> <li>▪ Understand the logical segregation of information and protective controls implemented.</li> <li>▪ Understand Cloud provider policies and processes for data retention and destruction and how they compare with internal organizational policy.</li> <li>▪ Perform regular backup and recovery tests to assure that logical segregation and controls are effective.</li> <li>▪ Ensure that Cloud provider personnel controls are in place to provide a logical segregation of duties.</li> </ul>	

	<ul style="list-style-type: none"> <li>▪ To provide Forensic Investigation Support as and when required by the Bank.</li> <li>▪ To comply with Bank's RTO/RPO requirement and retention policy.</li> </ul>	
3.	<p><b>Application and Process Security:</b></p> <ul style="list-style-type: none"> <li>▪ SP application should meet the requirements for zoning security, and prevent direct access from the user interface layers to the database layers. The application needs to follow a multi-tier deployment model to achieve this.</li> <li>▪ The SP application should conform to Open Web Application Security project guidelines on web application security, including protection against SQL injection, cross-site scripting, data validation for special characters etc.</li> <li>▪ The application should conform to applicable security guidelines from relevant standards. E.g. ISO/IEC 27017, ISO/IEC 20018.</li> <li>▪ The application executable files and the source code need to be secured from unauthorized access and possible theft.</li> <li>▪ If the application is deployed on the Cloud using native multi-tenancy features offered by the application, privacy of data across tenants or entities needs to be ensured through appropriate access control mechanisms</li> <li>▪ Application should clearly log business errors and technical errors separately to support separation of duties between business users and data Center operator.</li> <li>▪ User access to sensitive data needs to be controlled</li> <li>▪ SP to comply with Bank's password management policy.</li> <li>▪ Features like session timeouts and restricting logins to office hours should be implemented to enhance security</li> <li>▪ The application should clear sensitive data like passwords from memory immediately after it is processed.</li> <li>▪ Application level support for definition of users, roles, and exception management functions is to be ensured</li> </ul>	
4.	<p><b>Integration with external applications:</b></p> <ul style="list-style-type: none"> <li>▪ Application needs to have well defined APIs and application needs to ensure that only authorized application can invoke such APIs.</li> <li>▪ The application must have extensive audits to log all transactions and important non transactional activities. The application needs to implement maker-checker principle for activities like important business parameter updates.</li> <li>▪ The application should provide a mechanism to purge old data (after archival if required) while maintaining transactional integrity.</li> <li>▪ The application needs to provide a documented mechanism, preferably a tool for application monitoring.</li> <li>▪ The application needs to provide a documented mechanism, preferably a tool for reporting important errors and taking automated actions.</li> </ul>	
5.	<p><b>IT Infrastructure Security of public cloud consist monitoring as under:</b></p> <ul style="list-style-type: none"> <li>▪ Virtual environment security: It includes resource allocation, hardening of OS, VM image encryption, VM monitoring, USB</li> </ul>	

	<p>disabling on VMs, VM should be kept on dedicated partition and IP addresses should not be shared.</p> <ul style="list-style-type: none"> <li>▪ Encryption and Key Management: Depending on sensitivity data is to be encrypted, transport layer encryption is to be ensured using SSL, VPN Gateway, SSH and TLS encryption. End-to-end process for managing and protecting encryption keys to be established and documented. Compliance is to be ensured in ongoing basis.</li> <li>▪ Monitoring: Devices should be integrated with SBSOC for continuous monitoring for access monitoring, threat monitoring, audit logging, system usage monitoring, protection of log information, administrator and operator log monitoring, fault log monitoring.</li> </ul>	
6.	<p><b>Physical and Logical Security:</b></p> <ul style="list-style-type: none"> <li>▪ The SP infrastructure including servers, routers, storage devices, power supplies, and other components that support operations, should be physically secured. Safeguards include the adequate control and monitoring of physical access using biometric access control measures and closed circuit television (CCTV) monitoring.</li> <li>▪ A security plan for the physical environment should be implemented. Bank should have audit rights on complete physical setup. Data should be have relevant standard certifications and accreditation.</li> </ul>	
7.	<p><b>Logical Security:</b></p> <ul style="list-style-type: none"> <li>▪ In a SP environment where business critical data and information systems are coexisting at multiple places, logical security has a very important role in securing the data. To manage logical access Bank should design access using username, password, OTP, RSA Token, Biometric Authentication, etc.</li> </ul>	
8.	<p><b>Legal Issues:</b></p> <ul style="list-style-type: none"> <li>▪ There are various laws like Information Technology Act, Data Privacy Act, Data Retention Directive, E-Privacy Directive, E-Commerce Directive, will be applicable to SP providers and also the customers of the Cloud service. Compliance with Indian data privacy law is expected at all times. It will be mandatory to protect the data privacy as per this law. SP should comply with such laws.</li> </ul>	
9.	<p><b>Operational Security:</b></p> <ul style="list-style-type: none"> <li>▪ In view of operational security concerns like BCP, DRP, SLA etc., SP need to submit various reports as required by the bank, time to time for internal or regulatory reporting purposes.</li> </ul>	
10.	<p><b>Miscellaneous:</b></p> <p>SP to ensure the following requirements are met</p> <ul style="list-style-type: none"> <li>▪ Compliance with Information Security of the Bank as applicable on relevant aspects</li> <li>▪ Protection mechanism (physical and logical) SP has in place for the actual hardware where Bank's data will be stored on.</li> <li>▪ Incident management, business continuity and disaster recovery policies, and processes and procedures of service provider (SP) and should include reviews of collocation and back-up facilities.</li> </ul>	
11	<p><b>Government requests for audits, compliance etc.</b></p>	



	<p>In case, if a government demand is received for any data, the below mentioned process has to be followed:</p> <ul style="list-style-type: none"><li>▪ Disclose customer data when legally required and only after attempting to redirect the request to the customer</li><li>▪ Resist government demands that are invalid</li></ul> <p>Prior written permission needs to be taken from the bank for all such requests.</p>	
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Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

## Annexure 18– Binding Criteria for Technical Presentation

The following criteria must be adhered to by all bidders, in connection with the technical presentations during the bid selection process:

- At least one senior representative from bidder's organization should be present in the technical presentations.
- Complete soft copies of the presentation materials should be shared with the Bank before the presentation.
- The Bank will expect and demand that the key personnel showcased by the vendor in the technical presentation should be the same ones that actively drive the project execution.
- Bidders must strictly adhere to the time slots provided to them for the technical presentation, allowing ample time and scope for question-answers.
- Focus of the presentation should be on the specifics of the approach / methodology being proposed for the Bank.
- Both technical and administrative aspects of the project should be given suitable coverage.
- All aspects of requirements in the RFP should be covered in the presentation.
- All RFP requirements that are not covered by the proposed plan, or not adhered to, should be clearly brought out in the technical presentation, along with reasons / justification on why they will not be covered.
- Any assumption, if taken in the response to RFP document should be clearly brought out in the technical presentation, along with the justification.
- Bank's evaluation and scoring on all aspects including technical presentation are final and non-negotiable.
- Focus should be on bringing out clearly what is specific / different / novel about your approach, not on beefing up the presentation with commonly known and/or spurious information.

## Annexure 19 – Bill of Material (BOM)

Vendor need to submit Bill of Material of all deliverables as per of offering proposed solution / service.

S. No.	Item	Quantity	Details	Remark
<b>A. Licenses</b>				
1			Perpetual / Enterprise wide / Subscription / Other details	
2				
<b>B. Other Components / Services</b>				
1				
2				

## Annexure 20 – Integrity Pact

### PRE CONTRACT INTEGRITY PACT (TO BE STAMPED AS AN AGREEMENT)

#### General

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on \_\_\_\_\_ day of \_\_\_\_\_ month, 20\_\_\_\_, between, on one hand,

**BANK OF BARODA**, a body corporate constituted under the provisions of Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and having its Corporate Office at Baroda Corporate Centre, C-26, G-Block, Bandra-Kurla Complex, Bandra East, Mumbai 400051 (hereinafter referred to as "**BOB**"; which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include its successors and assigns); and.....hereinafter referred to as "The Bidder/Bidder"

#### Preamble

BOB is a one of the nationalized PSU Banks having its presence through its \_\_\_\_\_ number of branches and \_\_\_\_\_ administrative offices throughout India and \_\_\_\_\_ overseas territories. BOB is committed to fair and transparent procedure in appointing of its outsource service providers.

The BOB intends to appoint/ select, under laid down organizational procedures, contract/ s for..... The BOB values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Bidder(s).

In order to achieve these goals, the BOB will appoint Independent External Monitors (IEM) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

#### Section 1 - Commitments of BOB

1. The BOB commits it self to take all measures necessary to prevent corruption and to observe the following principles: -
  - a. No employee of the BOB, personally or through family members, will in connection with the tender for, or the execution of a contract, demand; take a promise for or accept, for self or third person, any monetary or non-monetary benefit which the person is not legally entitled to.
  - b. The BOB will, during the tender process treat all Bidder(s) with equity and reason. The BOB will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential /additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
  - c. The BOB will make endeavor to exclude from the selection process all known prejudiced persons.
2. If the BOB obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if the rebeassubs tantive suspicion in this regard, the BOB will inform the Chief Vigilance



Officer and in addition can initiated is ciplinary actions.

### **Section 2 - Commitments of the Bidder(s)/ Bidder(s)**

- a. The Bidder(s) / Bidder(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Bidder(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.
  - b. The Bidder(s) / Bidder(s) will not, directly or through any other person or firm, offer, promise or give to any of the BOB's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/ she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - c. The Bidder(s) / Bidder(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - d. The Bidder(s)/ Bidder(s) will not commit any offence under the relevant IPC/ PC Act; further the Bidder(s) / Bidder(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the BOB as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - e. The Bidder(s) / Bidders(s) of foreign origin shall disclose the name and address of the Agents/ representatives in India, if any, similarly the Bidder(s) /Bidders(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s) / Bidder(s). 6-7}
  - f. The Bidder(s) / Bidder(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
  - g. Bidder(s) / Bidder(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
3. The Bidder(s) / Bidder(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

### **Section 3 - Disqualification from tender process and exclusion from future contracts**

If the Bidder, before contract award has committed a transgression through a violation of Section 2 or in any other form such as to put his reliability or credibility as Bidder into

question, the Principal is entitled to disqualify the Bidder from the tender process or to terminate the contract, if already signed, for such reason (pagenos.8-17).

#### **Section 4 - Compensation for Damages**

- (1) If the BOB has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the BOB is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
- (2) If the BOB has terminated the contract according to Section 3, or if the BOB is entitled to terminate the contract according to Section the BOB shall be entitled to demand and recover from the Bidder liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

#### **Section 5 - Previous transgression**

- (1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- (2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

#### **Section 6 - Equal treatment of all Bidders | Bidders | SubBidders**

- (1) In case of Sub-contracting, the Principal Bidder shall take the responsibility of the adoption of Integrity Pact by the Sub-Bidder.
- (2) The BOB will enter into agreements with identical conditions as this one with all Bidders and Bidders.
- (3) The BOB will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

#### **Section 7 - Criminal charges against violating Bidder(s) / Bidder(s) /SubBidder(s)**

If the BOB obtains knowledge of conduct of a Bidder, Bidder or SubBidder, or of an employee or a representative or an associate of a Bidder, Bidder or SubBidder which constitutes corruption, or if the BOB has substantive suspicion in this regard, the BOB will inform the same to the Chief Vigilance Officer.

#### **Section 8 - Independent External Monitor**

- (1) The BOB has appointed Independent External Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission. Name: Shri Harishwar Dayal dayalagra@gmail.com appointed competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/ her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders/Bidders as confidential.
- (3) The Bidder(s) / Bidder(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BOB including that provided by the



- Bidder. The Bidder will also grant the Monitor, upon his/ her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-Bidders.
- (4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s) / Bidder(s) / Sub-Bidder(s) with confidentiality. The Monitor has also signed 'Non-Disclosure of Confidential Information '. In case of any conflict of interest arising during the selection period or at a later date, the IEM shall inform BOB and recuse himself / herself from that case.
  - (5) The BOB will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the BOB and the Bidder. The parties offer to the Monitor the option to participate in such meetings.
  - (6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/ she will so inform the Management of the BOB and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
  - (7) The Monitor will submit a written report to the BOB officials within 15 days from the date of reference or intimation to him by the BOB and, should the occasion arise, submit proposals for correcting problematic situations.
  - (8) If the Monitor has reported to the BOB , a substantiated suspicion of an offence under relevant IPC/ PC Act, and the BOB has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
  - (9) The word ' Monitor' would include both singular and plural.

### **Section 9 Facilitation of Investigation**

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

Section 10 - contract has been awarded. Any violation of the same would entailed is qualification of the Pact Duration

This Pact begins when both parties have legally signed it. It expires for the selected Bidder till the contract period, and for all other Bidders 6 months after the bidders and exclusion from future business dealings.

If any claims made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by BOB.

### **Section 11 - Other provisions**

- (1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Corporate Office of the BOB, i.e. Mumbai.
- (2) Changes and supplements as well as termination notices need to be made in writing.

- (3) If the Bidder is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- (4) Should one or several provisions of this agreement turn out to bein valid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to the original intentions.
- (5) Issues like scope of work, Warranty/ Guarantee etc. shall be outside the purview of IEMs.
- (6) In the event of any contradiction between the Integrity Pact and RFP/ RFQ/ tender documents and its Annexure, the Clause in the Integrity Pact will prevail.

\_\_\_\_\_  
(For&OnbehalfoftheBOB)(For&OnbehalfofBidder/ Bidder)

(Office Seal)

(Office Seal)

Place-----

Date-----

Witness1:

(Name&Address) \_\_\_\_\_

Witness2:

(Name&Address) \_\_\_\_\_

## Annexure 21 - Service Level and Non-Disclosure Agreement Format

This Agreement is made in Mumbai this ..... Day of ..... 20... by and between BANK OF BARODA, body corporate constituted under the Banking Companies [Acquisition & Transfer of Undertakings] Act 1970 having its Head Office at Mandvi, Baroda and Corporate Office at Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400051, hereinafter for brevity sake referred to as “Bank” (which expression shall, unless repugnant to the context or meaning, include its successors and assigns) of the one Part;

### AND

\_\_\_\_\_, a company incorporated under the Companies Act 1956/ 2013, India, having its registered office at \_\_\_\_\_, hereinafter referred to as “the Service Provider” (which expression shall, unless repugnant to the context and meaning thereof include its subsidiaries, affiliates, successors and permitted assigns) of the other Part,

(Bank and the Service Provider hereinafter are individually referred to as “Party” and collectively as “Parties”)

### WHEREAS

Bank of Baroda is one of the largest public sector banks (PSU) in India with a branch network of over 8,100+ branches in India and 95+ branches/ offices overseas including branches of our subsidiaries, distributed in 15+ countries. Bank desires to select a Service Provider for Supply, Installation & Maintenance of Network Hardware at Bank Branches / Offices and had invited offers.

In response to RFP no ----- dated ----- issued by Bank, the Service Provider also submitted its offer and has represented that it is engaged in the business of Supply, Installation & Maintenance of Network Hardware. It further represented to Bank that it has the requisite skill, knowledge, experiences, experts, staff and capability to provide required service to Bank. Relying on representations of Service Provider and other applicable criteria, Service Provider was declared as a successful bidder in the RFP evaluation process. Accordingly Bank has issued a -----.

It was a condition in the RFP that the Parties would enter into a Service Level and Non Disclosure Agreement which shall include all the services and terms and conditions of the services to be extended as detailed here in.

## NOW, THEREFORE, THIS AGREEMENT WITNESSETH AS FOLLOWS

### 1. DEFINITIONS

- I. Bank, BOB means ‘Bank of Baroda’
- II. ATP means Acceptance Test Procedure

- III. AMC means Annual Maintenance Contract
- IV. BFSI means Banking, Financial services and Insurance
- V. DC Means Data Centre
- VI. DR Means Data Recovery Centre
- VII. MSP means Managed Service Provider of the Bank.
- VIII. SLA means Service Level Agreement
- IX. Total Cost of Ownership (TCO)
- X. SPOC means Single Point of Contact

## 2. TERM

This Agreement shall come into force on \_\_\_\_\_ and shall be in force and effect for a period -----, unless Bank terminates the Agreement by giving a prior written notice of 30 days as per the terms of this Agreement.

## 3. SCOPE OF SERVICE

The Service Provider agrees to perform the services as part of the scope of this engagement including but not limited to as mentioned in Schedule I of this Agreement. BOB reserves its right to change the scope of the services considering the size and variety of the requirements and the changing business & security conditions /environment with mutual consent.

## 4. STANDARDS

All standards to be followed will adhere to Bureau of Indian Standards (BIS) specifications or other acceptable standards.

## 5. DELIVERY

(Terms mentioned in the RFP)

## 6. DOCUMENTATION

The Service Provider shall supply all necessary documentation for the training, use and operation of the system. This will include at least one set of original copies per installation of the user manuals, reference manuals, operations manuals, and system management manuals in English/Hindi.

## 7. SINGLE POINT OF CONTACT & DIRECT SUPPORT

(Please incorporate following details – Name, designation, address, email address, telephone /mobile No.

Escalation matrix for support should also be provided with full details.

## 8. PAYMENT TERMS

(Terms mentioned in the RFP)

## 9. SET-OFF

Without prejudice to other rights and remedies available to Bank, Bank shall be entitled to set-off or adjust any amounts due to Bank under this clause from the Service



Provider against payments due and payable by Bank to the Service Provider for the services rendered.

The provisions of this Clause shall survive the termination of this Agreement.

#### 10. COVENANTS OF THE SERVICE PROVIDER

The Service Provider shall deploy and engage suitably experienced and competent personnel as may reasonably be required for the performance of the services. During the currency of this Agreement, the Service Provider shall not substitute the key staff identified for the services mentioned in this Agreement.

The Service Provider shall forthwith withdraw or bar any of its employee/s from the provision of the services if, in the opinion of BANK:

- (i) The quality of services rendered by the said employee is not in accordance with the quality specifications stipulated by BANK; or
- (ii) The engagement or provision of the services by any particular employee is prejudicial to the interests of BANK.

All employees engaged by the Service Provider shall be in sole employment of the Service Provider and the Service Provider shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall BANK be liable for any payment or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of the Service Provider.

The Service Provider:

- i. shall be responsible for all negotiations with personnel relating to salaries and benefits, and shall be responsible for assessments and monitoring of performance and for all disciplinary matters.
- ii. shall not knowingly engage any person with a criminal record/conviction and shall bar any such person from participating directly or indirectly in the provision of services under this Agreement.
- iii. shall at all times use all reasonable efforts to maintain discipline and good order amongst its personnel.
- iv. shall not exercise any lien on any of the assets, documents, instruments or material belonging to BANK and in the custody of the Service Provider for any amount due or claimed to be due by the Service Provider from BANK.
- v. shall regularly provide updates to BANK with respect to the provision of the services and shall meet with the personnel designated by BANK to discuss and review its performance at such intervals as may be agreed between the Parties.
- vi. shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and agents (including but not limited to code of Wages Act, Provident Fund laws, Workmen's Compensation Act) and shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to it from time to time, including records and returns as applicable under labour legislations.





- vii. shall not violate any proprietary and intellectual property rights of BANK or any third party, including without limitation, confidential relationships, patent, trade secrets, copyright and any other proprietary rights in course of providing services hereunder.
- viii. shall ensure that the quality and standards of materials and services to be delivered or rendered hereunder, will be of the kind, quality and timeliness as designated by the BANK and communicated to the Service Provider from time to time.
- ix. shall not work in a manner which, in the reasonable opinion of BANK, may be detrimental to the interests of BANK and which may adversely affect the role, duties, functions and obligations of the Service Provider as contemplated by this Agreement.
- x. shall be liable to BANK for any and all losses of any nature whatsoever arisen directly or indirectly by negligence, dishonest, criminal or fraudulent act of any of the representatives and employees of the Service Provider while providing the services to the BANK.
- xi. shall itself perform the obligations under this Agreement and shall not assign, transfer or sub-contract any of its rights and obligations under this Agreement except with prior written permission of BANK.

## 11. CONFIDENTIALITY

The Service Provider acknowledges that in the course of performing the obligations under this Agreement, it shall be exposed to or acquire information of the bank, which the Service Provider shall treat as confidential.

a. All BOB's product and process details, documents, data, applications, software, systems, papers, statements and business / customer information which may be communicated to or come to the knowledge of Service Provider or Service Provider's employees during the course of discharging their obligations shall be treated as absolutely confidential and Service Provider irrevocably agrees and undertakes and ensures that Service Provider and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without prior written permission of BOB. The Service Provider shall not use or allow to be used any information other than as may be necessary for the due performance by Service Provider of its obligations hereunder.

b. Service Provider shall not make or retain any copies or record of any Confidential Information submitted by BOB other than as may be required for the performance of Service Provider.

c. Service Provider shall notify BOB promptly of any unauthorized or improper use or disclosure of the Confidential Information.

d. Service Provider shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also, so far as it is practicable Service Provider shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Service Provider or its affiliates.

e. Service Provider shall extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of

his/her knowledge, information and belief, having made all proper enquiries the requirements of this paragraph have been fully complied with.

f. Service Provider hereby unconditionally agrees and undertakes that it and its employees shall not disclose the terms and conditions of the engagement Agreement/ Work Order or any other oral or written information which may contain, hold or bear confidential information or disclose the information submitted by BOB under any other Agreement to any third party unless such disclosure is mandatorily required by law or if it is required necessarily to be disclosed to any other agency/subcontractor or the like for the purpose of performing any of its obligations under the contract.

However, the Confidential Information will not be limited to the information mentioned above but not include the following as Confidential Information:

- i. Without breach of these presents, has already become or becomes and/or hereinafter will become part of the public domain;
- ii. Prior to the disclosure by BOB was known to or in the possession of the Service Provider at the time of disclosure;
- iii. Was disclosed or parted with the prior consent of BOB;
- iv. Was acquired by Service Provider from any third party under the conditions such that it does not know or have reason to know that such third party acquired directly or indirectly from BOB.

- The Service Provider agrees to take all necessary action to protect the Confidential Information against misuse, loss, destruction, deletion and/or alteration. It shall neither misuse or permit misuse directly or indirectly, nor commercially exploit the Confidential Information for economic or other benefit.
- In any dispute over whether information or matter is Proprietary Information or not mentioned herein, it shall be the burden of Service Provider to show that such contested information or matter is not Proprietary Information within the meaning of this Agreement, and that it does not constitute violation under any laws for the time being enforced in India.

Notwithstanding above, bob shall take all the reasonable care to protect all the confidential information of service provider delivered to BOB while performing of the services.

The confidentiality obligations shall survive the expiry or termination of the Agreement between the Service Provider and the Bank.

## 12. INDEMNITY

The Service Provider shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all 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 the Bank as a result of:

- Bank's authorized / bona fide use of the Deliverables and /or the Services provided by Service Provider under this Agreement; and/or



- an act or omission of the Service Provider and/or its employees, agents, sub-contractors in performance of the obligations under this Agreement; and/or
- claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Service Provider, against the Bank; and/or
- claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the Service Provider to its employees, its agents, contractors and sub-contractors
- breach of any of the term of this Agreement or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Service Provider under this Agreement; and/or
- any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or
- breach of confidentiality obligations of the Service Provider contained in this Agreement; and/or
- Negligence or gross misconduct attributable to the Service Provider or its employees or sub-contractors.

The Service Provider shall at its own cost and expenses defend or settle at all point of time any claim against the Bank that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trade mark in the country where the Deliverables and Services are used, sold or received, the Bank:

- notifies the Service Provider in writing as soon as practicable when the Bank becomes aware of the claim; and
- cooperates with the Service Provider in the defense and settlement of the claims.

However, (i) the Service Provider has sole control of the defense and all related settlement negotiations (ii) the Bank provides the Service Provider with the assistance, information and authority reasonably necessary to perform the above and (iii) the Bank does not make any statements or comments or representations about the claim without the prior written consent of the Service Provider, except where the Bank is required by any authority/regulator to make a comment/statement/representation.

If use of deliverables is prevented by injunction or court order because of any such claim or deliverables is likely to become subject of any such claim then the Service Provider, after due inspection and testing and at no additional cost to the Bank, shall forthwith either 1) replace or modify the software / equipment with software / equipment which is functionally equivalent and without affecting the functionality in any manner so as to avoid the infringement; or 2) obtain a license for the Bank to continue the use of the software / equipment, as required by the Bank as per the terms and conditions of this Agreement and to meet the service levels; or 3) refund to the Bank the amount paid for the infringing software / equipment and bear the incremental costs of procuring a functionally equivalent software / equipment from a third party, provided the option under the sub clause (3) shall be exercised by the Bank in the event of the failure of the Service Provider to provide effective remedy under options (1) to (2) within a reasonable period which would not affect the normal functioning of the Bank.

The Service Provider shall not be liable for defects or non-conformance resulting from:

- Software, hardware, interfacing, or supplies for the solution not approved by Service Provider; or
- any change, not made by or on behalf of the Service Provider, to some or all of the deliverables supplied by the Service Provider or modification thereof, provided the infringement is solely on account of that change;

Indemnity shall exclude indirect, consequential and incidental damages. However, indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by customer and / or regulatory authorities for reasons attributable to breach of obligations under this agreement by the Service Provider.

In the event of Service Provider not fulfilling its obligations under this clause within the period specified in the notice issued by the Bank, the Bank has the right to recover the amounts due to it under this provision from any amount payable to the Service Provider under this project.

The indemnities under this clause are in addition to and without prejudice to the indemnities given elsewhere in this Agreement.

### 13. PROPERTY RIGHTS

Each Party owns and retains all rights, title and interests in and to its respective Pre-Existing Intellectual Property and Independent Intellectual Property. Independent Intellectual Property means any Intellectual Property developed by a Party independently of the applicable statement of work. "Pre-Existing Intellectual Property" means any Intellectual Property owned by a Party, or licensed to such Party (other than by the other Party), as at the commencement date of the applicable statement of work.

Whereas title to all inventions and discoveries made jointly by the parties resulting from the Work performed as per this agreement shall reside jointly between the parties. Both the parties shall mutually decide the future course of action to protect/ commercial use of such joint IPR. The Intellectual Property Rights shall be determined in accordance with Indian Laws.

Without prejudice to above paras all the interim/ final deliverables shall be property of bank. Subject to requisite payments the service provider deemed to grand exclusive, perpetual rights to use of the deliverables in favor of bank.

### 14. PERFORMANCE GUARANTEE

Service Provider, shall provide unconditional and irrevocable Performance Bank Guarantee for Rs -----/- (Rupees \_\_\_\_ Only) in favour of BOB from any Public Sector Bank other than Bank of Baroda as acceptable to BOB towards due performance of the contract in accordance of this Agreement. The Performance Guarantee shall be valid for a period of \_\_\_ months with additional claim period of three months after expiry of validity period.

### 15. TERMINATION

In following events Bank shall terminate this assignment or cancel any particular order if service provider:

- breaches any of its obligations set forth in this agreement and Such breach is not cured within 15 Working Days after Bank gives written notice; or
- Failure by Service Provider to provide Bank, within 15 Working Days, with a reasonable plan to cure such breach, which is acceptable to the Bank. Or
- The progress regarding execution of the contract/ services rendered by the Service Provider is not as per the prescribed time line, and found to be unsatisfactory.
- Supply of substandard materials/ services
- Delay in delivery / installation / commissioning of services.
- Discrepancy in the quality of service / security expected during the implementation, rollout and subsequent maintenance process.
- If deductions of penalty exceeds more than 10% of the total contract price.

Further Bank may terminate this agreement on happening of following events:

- A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets or revenues of the Service Provider and such appointment continues for a period of twenty one (21) days;
- The Service Provider is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation.
- The Service Provider becomes insolvent or goes into liquidation voluntarily or otherwise
- An attachment is levied or continues to be levied for a period of 7 days upon effects of the Agreement.
- The Service Provider becomes the subject of a court order for its winding up.

Notwithstanding above, in case of change of policy or any unavoidable circumstances or without any reason Bank reserve the right to terminate this assignment or any subsequent agreement and / or any particular order, in whole or in part by giving Service Provider at least 60 days prior notice in writing.

#### Effect of termination

If bank terminates or cancels the assignment on the default mentioned in the termination clause, in such case bob reserves the right to get the balance contract executed by another party of its choice. In this event, the Service Provider shall be bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the selection of a new service provider and for execution of the balance of the contract.

Immediately upon the date of expiration or termination of the Agreement, Bank shall have no further obligation to pay any fees for any periods commencing on or after such date.

Without prejudice to the rights of the Parties, upon termination or expiry of this Agreement, Bank shall pay to Service Provider, within thirty (30) days of such termination or expiry, All the undisputed fees outstanding till the date of termination;

Upon the termination or expiry of this Agreement:

- The rights granted to Service Provider shall immediately terminate.





- Upon Bank's request, with respect to (i) any agreements for maintenance, disaster recovery services or other third-party services, and any Deliverables not owned by the Service Provider, being used by Service Provider to provide the Services and (ii) the assignable agreements, Service Provider shall, use its reasonable commercial endeavors to transfer or assign such agreements and Service Provider Equipment to Bank and its designee(s) on commercially reasonable terms mutually acceptable to both Parties.
- Upon Bank's request in writing, Service Provider shall be under an obligation to transfer to Bank or its designee(s) the Deliverables being used by Service Provider to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.

## 16. CORPORATE AUTHORITY

The Parties represent that they have taken all necessary corporate action and sanction to authorize the execution and consummation of this Agreement and will furnish satisfactory evidence of same upon request.

## 17. LAW, JURISDICTION AND DISPUTE RESOLUTION

This Agreement shall be governed and construed and enforced in accordance with the laws of India. both Parties shall agree that in respect of any dispute arising upon, over or in respect of any of the terms of this Agreement, only the courts in Mumbai shall have exclusive jurisdiction to try and adjudicate such disputes to the exclusion of all other courts.

### ARBITRATION

- a) The Bank and the Service Provider shall make every effort to resolve amicably, by direct informal negotiation between the respective project managers/directors of the Bank and the Service Provider, any disagreement or dispute arising between them under or in connection with the contract.
- b) If the Bank project manager/director and Service Provider project manager/director are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they shall immediately escalate the dispute to the senior authorized personnel designated by the Service Provider and Bank respectively.
- c) If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the Service Provider and Bank, the Bank and the Service Provider have been unable to resolve contractual dispute amicably, either party may require that the dispute be referred for resolution through formal arbitration.
- d) All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator acceptable to both parties OR the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator shall act as the chairman of the proceedings.

- e) The place of arbitration shall be Bank's office that placed the order. The Arbitration and Conciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings.
- f) The arbitral award shall be in writing, state the reasons for the award, and be final and binding on the parties. The award may include an award of costs, including reasonable attorneys' fees and disbursements. Judgment upon the award may be entered by any court having jurisdiction thereof or having jurisdiction over the relevant Party or its assets.

## 18. AUDIT

All Service Provider records with respect to any matters covered by this Agreement shall be made available to auditors and or inspecting officials of the Bank and/or Reserve Bank of India and/or any regulatory authority, at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Bank's auditors would execute confidentiality agreement with the Service Provider provided that the auditors would be permitted to submit their findings to the Bank, which would be used by the Bank. The cost of the audit will be borne by the Bank. The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities.

The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Service Provider's premises without prior notice to ensure that data provided by the Bank is not misused. The Service Provider shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank.

## 19. LIMITATION OF LIABILITY

Except the grounds mentioned under the para two of this clause, Service Provider's aggregate liability in connection with obligations undertaken as a part of the Agreement regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.

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

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

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



Subject to any law to the contrary, and to the maximum extent permitted by law neither parties shall be liable to other for any consequential/ incidental, or indirect damages arising out of this agreement.

All employees engaged by the party shall be in sole employment of the party and the respective parties shall be solely responsible for their salaries, wages, statutory payments etc. That under no circumstances shall other party be liable for any payment or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of the other party.

#### 20. PUBLICITY

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

#### 21. INDEPENDENT ARRANGEMENT

This Agreement is on a principal-to-principal basis between the Parties hereto. Nothing contained in this Agreement shall be construed or deemed to create any association, partnership or joint venture or employer-employee relationship or principal-agent relationship in any manner whatsoever between the parties. The Service Provider acknowledges that its rendering of services is solely within its own control, subject to the terms and conditions agreed upon and agrees not to hold it out to be an employee, agent or servant of Bank or Affiliate thereof.

#### 22. SUBCONTRACTING

The Service Provider shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required by it under the contract without the prior written consent of the Bank.

#### 23. ASSIGNMENT

The Service Provider agrees that the Service Provider shall not be entitled to assign any or all of its rights and or obligations under this Agreement to any entity including Service Provider's affiliate without the prior written consent of the Bank.

If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this Agreement along with the subsequent Addendums published shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the Service Provider under this Agreement.

#### 24. NON – SOLICITATION

The Service Provider, during the term of the contract 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 has been an employee or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or b) induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank.

The above clause shall not applicable in case the recruitment done through public advertisement.

## 25. VICARIOUS LIABILITY

The Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors, etc., if any, engaged by the Service Provider and shall be vicariously liable for all the acts, deeds, matters 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 in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the Service Provider for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the Service Provider shall be paid by the Service Provider 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 Service Provider's employees, agents, contractors, subcontractors etc. The Service Provider 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, whatsoever nature that may arise or caused to the Bank through the action of Service Provider's employees, agents, contractors, subcontractors, etc.

## 26. FORCE MAJEURE

The Service Provider shall not be liable for forfeiture of its performance security, liquidated damages, penalties or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Service Provider and not involving the Service Provider's fault or negligence and not foreseeable. Such events are Acts of God or of public enemy, acts of Government of India in their sovereign capacity, strikes, political disruptions, bandhs, riots, civil commotions and acts of war.

If a Force Majeure situation arises, the Service Provider shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the Service Provider shall continue to perform Service Provider's obligations under this Agreement as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

In such a case the time for performance shall be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and Service Provider shall hold consultations in an endeavor to find a solution to the problem.

### SURVIVAL:

The expiry or the termination of this Agreement does not relieve either party of its obligations which by their nature ought or intend to survive the termination of this Agreement including without limitation to the clauses of confidentiality, indemnity, limitation of liability, and covenants of the parties.

**27. MISCELLANEOUS**

Any provision of this Agreement may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of an amendment by each Party, or in the case of a waiver, by the Party against whom the waiver is to be effective.

No failure or delay by any Party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies herein provided shall be cumulative and not exclusive of any rights or remedies provided by law.

Unless otherwise provided herein, all notices or other communications under or in connection with this Agreement shall be given in writing and may be sent by personal delivery or post or courier or facsimile to the person at the address given below. Any such notice or other communication will be deemed to be effective if sent by personal delivery, when delivered, if sent by post, two days after being deposited in the post and if sent by courier, one day after being deposited with the courier, and if sent by facsimile, when sent (on receipt of a confirmation to the correct facsimile number).

The addresses referred to hereinabove are:

**If to the Bank of Baroda:**

The Chief Technical Officer  
Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400051  
ATTN: Assistant General Manager (IT)

**If to the ... ..**

Address \_\_\_\_\_

ATTN: \_\_\_\_\_

This Agreement constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior written agreements, understandings and negotiations, both written and oral, between the Parties with respect to the subject matter of this Agreement. No representation, inducement, promise, understanding, condition or warranty not set forth herein has been made or relied upon by any Party hereto. In case of any contradiction in the terms of RFP \_\_\_\_\_, offer document and Purchase Order etc, and this Agreement the terms hereof shall prevail.

Neither this Agreement nor any provision hereof is intended to confer upon any Person other than the Parties to this Agreement any rights or remedies hereunder.

In connection with this Agreement, as well as all transactions contemplated by this Agreement, each Party agrees to execute and deliver such additional documents and to perform such additional actions as may be necessary, appropriate or reasonably requested to carry out or evidence the transactions contemplated hereby.

The invalidity or unenforceability of any provisions of this Agreement in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this Agreement in such jurisdiction or the validity, legality or enforceability of this Agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

The captions herein are included for convenience of reference only and shall be ignored in the construction or interpretation hereof.

This Agreement may be signed in duplicate, each of which shall be deemed to be an original.

IN WITNESS WHEREOF, this Agreement has been executed by the Parties hereto on the day and year first above written.

Signed and Delivered by the within named

For Bank of Baroda

For

\_\_\_\_\_

\_\_\_\_\_

**Name:**

**Name:**

**Designation:**

**Designation:**

**Witness 1 :**

**Witness 1 :**

**Witness 2 :**

**Witness 2 :**

**Annexure 22 - Letter of Undertaking from OEM/ OSD on Compliance to RBI Master Direction on Outsourcing of IT Services RBI/2022-23/xx DoS.CO.CSITG/SEC.xx/31.01.015/2022-23 Dated 23<sup>rd</sup> June 2022**

**(This letter should be on the letterhead of the OEM / OSD / Manufacturer duly signed by an authorized signatory)**

To  
Chief Technology Officer  
Bank of Baroda, Baroda Sun Tower  
Bandra Kurla Complex  
Bandra (E), Mumbai 400 051

Sir,

**Sub: RFP for Supply, Implementation and Maintenance of Automated Collection System .**

We ..... (Name of the OEM / OSD) who are established and reputable manufacturers / developers of ..... do hereby undertake that I/We have read and fully understood the outsourcing guidelines as mentioned in the CSP / MSP / OEM / SI as mentioned in the RBI Circular No. DoS.CO.CSITG/SEC.xx/31.01.015/2022-23 dated 23<sup>rd</sup> June 2022 for Draft Master Direction on Outsourcing of IT Services.

We do hereby undertake that we comply with the outsourcing guidelines related to CSP/MSP/OEM/SI as mentioned in the RBI Circular No. DoS.CO.CSITG/SEC.xx/31.01.015/2022-23 dated 23<sup>rd</sup> June 2022 for Draft Master Direction on Outsourcing of IT Services and we are submitting point-wise compliance and details along with the technical proposal.

We fully understand that if the solution does not comply with one or more clauses in the subjected circular, the solution will not qualify for the next level of evaluation.

**Authorized Signatory**

**Name:**

**Designation:**

**Vendor's Corporate Name:**

**Date:**