



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

**Request for Proposal Supply, Installation, End-to-End Integration & Management  
of Aadhar Based Payment Solution on OPEX Model**

Bank of Baroda  
Baroda Sun Tower  
IT Department  
C-34, G-Block  
BandraKurla Complex  
Bandra (East), Mumbai - 400 051

**22<sup>nd</sup> January, 2019**  
**RFP Reference: BCC:IT:PROC:111:05**

**[A] Important Dates:**

#	Particulars	Timeline
1	RFP Issuance Date	22 <sup>nd</sup> January, 2019
2	RFP Coordinator Name, Contact details (Bank)	1. Mr. Arnab Das, Sr. Manager (IT) 2. Contact No. - 022-6698 3237 / 1556 3. Email: rfp.it.procurement@bankofbaroda.co.in 4. Postal Address: The Chief Manager (IT Procurement), Bank of Baroda, C-34, G-Block, Baroda Sun Tower, 7 <sup>th</sup> Floor, Project Office, BKC, Mumbai - 400051
3	Last Date of Written request for Clarifications Before the Pre-bid Meeting	28 <sup>th</sup> January, 2019
4	Pre-bid Meeting & Venue details	10:00 AM on 29 <sup>th</sup> January, 2019 at Bank of Baroda, Baroda Sun Tower, Bandra Kurla Complex, Mumbai – 400051
5	Last Date of Submission of RFP Response (Closing Date)	2.00 PM on 11 <sup>th</sup> February, 2019 Mode: Online URL: <a href="https://bobtenders.abcprocure.com">https://bobtenders.abcprocure.com</a>
6	Eligibility Cum Technical Bid Opening Date	2:30 PM on 11 <sup>th</sup> February, 2019 Mode: Online URL: <a href="https://bobtenders.abcprocure.com">https://bobtenders.abcprocure.com</a>
7	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.
8	Application Money	Rs. 25,000/- (Rupees Twenty Five Thousand only)
9	Bid Security (Earnest Money Deposit)	Rs. 10,00,000/- (Rupees Ten Lakh Only)
10	Minimum requirement for Online RFP response submission	1. Computer / Laptop (Notebook) with internet connection 2. Operating system - Windows 7 or above 3. Digital certificate (DC) - Class II or III, Signing + Encryption. (DC to be organizational type if bidder is participating on behalf of an organization) 4. Web Browsers: Internet Explorer 9.0 (32-bit Browser only) & above
11	Mode of bid submission & online portal's URL	Mode: Online URL: <a href="https://bobtenders.abcprocure.com">https://bobtenders.abcprocure.com</a>
12	Support details of Online Portal facilitator	M/s e-Procurement Technologies Limited Mr. Yashrajsinh Rathod

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	Email: yashrajsinh@auctiontiger.net Phone: +91-79-40016815/871/874
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**[B] Important Clarifications:**

Following terms are used in the document interchangeably to mean:

1. Bank, BOB means 'Bank of Baroda'
2. Recipient, Respondent, Bidder, 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. Tender means RFP response documents prepared by the bidder and submitted to Bank of Baroda
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. UAT means User Acceptance Test

**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 strictly adhere to the instructions given in the document and maintain confidentiality of information. The bidders will be held responsible for any misuse of information contained in the document, and liable to be prosecuted by the Bank In the event that such a circumstance is brought to the notice of the Bank. By downloading the document, the interested party is subject to confidentiality clauses.*

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## **1. Introduction**

### **1.1 Introduction**

Bank of Baroda is one of the largest Public Sector Bank (PSU) in India with a branch network of over 5500+ branches in India and 100+ branches/offices overseas including branches of our subsidiaries, distributed in 25 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, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.

### **1.2 Project overview**

This Request for Proposal (RFP) document has been prepared solely for the purpose of enabling Bank of Baroda (“the Bank”) to select a vendor for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.

The Bank, for this purpose, invites proposal from Bidders who are interested in participating in this RFP who fulfill the eligibility criteria mentioned under Annexure 02 and are also in a position to comply with the technical requirement as mentioned in Annexure 11. Apart from the above the bidder must also agree to all our terms & conditions mentioned under this RFP.

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

### **1.3 Project Scope**

Description of the envisaged scope is enumerated as part of Annexure 11 however the Bank reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.

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.

### **1.4 General Conditions**

- a) The Bidder shall ensure that no other equipment / structure / setup get damaged due to their activities. Any damages caused to Bank property due to Bidder’s negligence shall be passed on the Bidder’s account
- b) Bidder shall complete the entire work and make all the systems operational within stipulated timeline mentioned in the delivery & installation section of this RFP.
- c) Bank invites bids from eligible bidders for Integrated Aadhar based Payment Solution on OPEX Model.

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- d) The selected bidder should provide solution in its entirety and shall also complete the requisite certifications from VISA/MasterCard/NPCI or another Network and support these certifications during the Contract Period etc.
- e) The application shall also be certified from UIDAI/ CERTin / STQC in case as made mandatory by the GOI / RBI or any other Regulatory Authority.
- f) Any Statutory guidelines from time to time by GOI / RBI or any other Regulatory Authority shall be implemented by the selected bidder without any additional cost to the Bank.
- g) The bank may at its discretion place indents as per requirement out of the total order quantity as specified elsewhere in this RFP and the selected vendor(s) will be bound to abide by the same
- h) The bank may at its discretion place indents for lesser than the order quantity specified elsewhere in this RFP and the selected vendor(s) are bound to accept the same and shall have no recourse in the matter.

### **1.5 Technical Proposal Attention Items**

- a) This RFP is not a contract offer. Receipt of a proposal neither commits Bank to award a contract to any bidder, nor limits Bank's rights to negotiate with any bidders, suppliers or contractors in Bank's best interest. Bank reserves the right to contract with any bidder, supplier or contractor at its own discretion.
- b) Bank reserves the right to request additional information necessary and pertinent to the project so as to assure the bidder's ability and qualification to perform the contract.
- c) Failure to answer any questions within stipulated timeline at any stage of this RFP may be considered non-responsive and the proposal may be disqualified.
- d) For any ambiguity, omissions or unclear content in the RFP the bidders should request Bank to clarify along with pre-bid queries within the time line mentioned in the "[A] Important Dates.
- e) For all technical details and relevant standards and specifications of this RFP that may not be stated in detail; bidders should ensure and provide quality and industrial standard products to Bank.
- f) In case of any difference in the standards between this RFP and the bidders' proposal, the higher standards shall prevail and be applicable.
- g) Expenses incurred in the preparation of proposals in response to this RFP are the sole responsibility of the bidders.
- h) Bank reserves the right to accept or reject any and all proposals, or any part of any proposal, without penalty. Any allowance for oversight, omission, error, or mistake by the bidder made after receipt of the proposal will be at the sole discretion of Bank.
- i) Entire work specified in this RFP shall be carried out on Turnkey basis.
- j) As the contract is on Turnkey solution basis, any other miscellaneous requirements related to the scope described in the RFP or extra work required to be perform due to existing structure limitation shall be provided by the successful bidder even if those items are not mentioned explicitly in this RFP.

### **1.6 Contract period**

The period of contract shall be for 5 (five) years from the date of placing purchase order. The contact may be renewed for further period, with mutual agreement based on the satisfactory performance of the bidder. The Bank will have the right to renegotiate these prices at the end of the contract period. Decision for renewal shall be at the sole discretion of the Bank.

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 Vendor.

There shall be annual review of the performance of the vendor by the Bank as per its satisfaction and bank may at any time terminate the contract and the vendor(s) shall have no recourse in the matter.

### 1.7 Service Levels and Uptime Guarantee

For details, please refer to Annexure 12 that provides the service levels for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.

### 1.8 Delivery

The timelines of implementation of the project shall be submitted along with the tender submission in the following format

S. No	Activity	Weeks Required for the activity	Project duration (weeks)	Max. Time period for completion
1	Completion of implementation of solution. And	4 weeks	10	4 weeks of issuing the letter of intent/PO to successful bidder
2.	Certification with card Associations Process/UAT	4 weeks	10	Max 4 weeks from Post successful completion of implementation of solution.
3.	UAT and Go Live	2 Weeks	10	2 Weeks from Completion of certification.

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the complete contract amount until actual delivery or performance, per week or part thereof (5 days will be treated as a week); and the maximum deduction is 10% of the contract price. Once the maximum is reached, the Bank may termination of the contract, invoke of bank guarantee or any other rights as deem fit.

### 1.9 Payment Terms

The bidder must accept the payment terms proposed by the Bank. The commercial bid submitted by the bidders must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. 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 bidder in the price bid against such activity / item.

The payment will be released as follows:

- a) Charges per Transaction -Customer or Merchant initiated -( Push –Pull) (including switching fee or any other cost)

Bank has a plan to deploy Aadhar Based Payment Solution for all its domestic locations. The Annual subscription charges will be paid to successful vendor. The payment will be



divided into four equal instalments for the year and paid quarterly in advance, on actuals. The Bank at its discretion will submit requests for addition/decrease in number of subscriptions as per the requirements reviewed every year. These requests will be in slabs of 50 user subscriptions. The cost of proportionate increase/decrease will be as per the annual subscription cost agreed between Bank and successful vendor for that year. (e.g. In case Bank requires to deploy Performance Management System for additional 50 No's of user in 2nd year then the additional cost to be considered for year 2 will be Annual Subscription Cost in Year 2 x 50 divided by 25000). The payment will be on production of original invoice and against receipt of satisfactory report of previous quarter from the Bank's Project / Operation Manager.

**b) Implementation Cost (OTC)**

- 20% of the implementation cost after Requirement sign-off. Requirement sign-off should be signed by both Banks identified Project Manager & vendor representative.
- 40% of the implementation cost after UAT sign-off. UAT sign-off in the form of Acceptance Test should be signed by both Banks identified Project Manager & vendor representative.
- 30% of the implementation cost after go- live sign off from Bank. Go Live Sign Off in the form of Acceptance should be signed by both Banks identified Project Manager & vendor representative.
- 10% of the implementation cost after Go-Live closure signoff from Bank. Go Live Closure Sign Off in the form of Final Acceptance which should be signed by both Banks identified Project Manager & vendor representative. Operational Issues will be part of Managed Services and not part of Go- Live Sign Off.

**c) Migration Cost (OTC) – 100% of the Integration cost after successful migration of user data from existing system to new solution.**

**d) Onsite Support Charges – Payable quarterly at the end of each quarter against receipt of satisfactory support report of previous quarter from the Bank's Project / Operation Manager**

There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be released by Transaction Banking Dept., Baroda as per above payment terms on submission of relevant documents.

The Bank will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder 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.

## 2. Evaluation process

A two bid system is adopted for selection of the vendor:

- ▶ Stage 1 –Eligibility Bid evaluation
- ▶ Stage 2 - Evaluation methodology for eligible bidders
  - Technical Bid Evaluation
  - Commercial Bid Evaluation
  - Weighted evaluation

During evaluation of the Tenders, the Bank, at its discretion, may ask the Vendor 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 vendors to this document and bank will not entertain any correspondence in this regard.

### 2.1 Eligibility Bid

Eligibility criterion for the Vendor to qualify this stage is clearly mentioned in Annexure 02 – Eligibility Criterion Compliance to this document. The vendor would need to provide supporting documents as part of the eligibility proof.

### 2.2 Evaluation Methodology for Eligible Bidder

After qualifying the eligibility criteria, the evaluation will be a three stage process. The stages are:

- ▶ Technical Bid Evaluation
- ▶ Commercial Bid Evaluation
- ▶ Weighted evaluation

The technical evaluation and the commercial evaluation shall have the weightage of 70% and 30% respectively and this weightage shall be considered for arriving at the successful bidder. The evaluation methodology vis-à-vis the weight-ages are as under:

#### ○ Technical Bid Evaluation

The Technical Proposal will be evaluated only for those respondents who are fulfilling the eligibility criteria.

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. Bank reserves the right to waive any of the Technical and Functional specification during technical evaluation if in the Bank's Opinion it is found to be minor/deviation or acceptable deviation.

The vendor needs to achieve a cut – off score of 70 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. Further the vendor must score a minimum of 70% compliance in Technical and Functional Specifications compliance separately. Even if the vendor meets the 70 mark cut-off and does not meet this criterion of 70% compliance, the vendor would have deemed not to be meeting the RFP Technical requirements. 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
The number of Implementations carried out (In the last 3 years starting from 01-04-2014 till RFP submission date) **	For each Implementation 2 marks	10
Functional Specifications compliance	As per Functional Scoring Sheet in Annexure 11	30
Technical Specifications compliance	As per Technical Scoring Sheet in Annexure 11	30
Technical Presentation on Proposed Solution with project walkthrough	Technical presentation will be evaluated on the following parameters: <ol style="list-style-type: none"> <li>1. Proposed Solution with Infrastructural and Security aspects incorporated as part of the solution (10 Marks)</li> <li>2. IT architecture and approach &amp; methodology with Detailed work plan for migration of the existing setup to the new setup along with timelines for the same (6 Marks)</li> <li>3. Future Scalability (5 Marks)</li> <li>4. Project Governance and Project Team along with detailed work plan along with timelines for setup (5 Marks)</li> <li>5. Resource Planning (4 Marks)</li> </ol>	30
<b>TOTAL MARKS</b>		<b>100</b>

\*\*Copies of Work order / client reference should be provided. Documentary proof for go live of implementation to be provided.

Further the Bank's officials would visit reference sites provided by the Vendor if deemed necessary. The reference site provided by vendors should be Mumbai only.

In case there is only one vendor having technical score of 70 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 70, 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.

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 vendors to this document and bank will not entertain any correspondence in this regard.

Vendors who meet these criteria would only qualify for the commercial bid opening.

○ **Commercial Bid Evaluation**

The vendor who achieves the required cut – off technical score as part of technical evaluation shall be qualified for commercial bid opening. The commercial bid would be evaluated based on a “Total Cost of Ownership” (‘TCO’) basis. The key considerations of the TCO would be the total payouts for entire project through the contract period of 5 years, discounted at 10% to arrive at the present value of the future cash outflows. The evaluation will be done 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 the Present Value calculation for that year. Further the payment of the OTC component / service not being recurring in nature hence the present value for that component / service will be considered in the year of purchase only and not in subsequent years.

○ **Weighted Evaluation:**

On the basis of the combined weighted score for technical and commercial evaluation, the bidders shall be ranked in terms of the total score obtained. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract.

As an example, the following procedure can be followed:

A score (S) will be calculated for all qualified bidders using the following formula:

$$\frac{C_{low}}{C} \times 100 + T(1 - X)$$

C stands for discounted rate arrived basis of commercial evaluation;

C<sub>low</sub> stands for the lowest discounted rate arrived basis of commercial evaluation.

T stands for technical evaluation score and

X is equal to 0.30.

#	Bidder	Technical Evaluation Marks (T)	Discounted Rate (C)	T * 0.70 (A)	[(C <sub>low</sub> / C) x 100] x 0.30 (B)	Score (S = A +B)
1	AAA	75	120	52.5	25	77.5
2	BBB	80	100	56	30	86
3	CCC	90	110	63	27.3	90.3



In the above example,  $C_{low}$  is 100.

In the above example, CCC, with the highest score becomes the successful bidder.

In case of more than one vendor with equal highest score (S) upto three decimal, then number of decimal will be increased.

The decision of the Bank shall be final and binding on all the vendors to this document. The Bank reserves the right to accept or reject an offer without assigning any reason whatsoever

### **3. Terms and conditions**

#### **3.1 General Terms**

- 3.1.1 **Information Provided:** The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with 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. Neither the Bank nor any of its directors, officers, employees, agents, representative, contractors, or advisers has carried out or will carry out an independent audit or verification or investigation or due diligence exercise in relation to the contents of any part of the RFP document.
- 3.1.2 **For Respondent Only:** The RFP document is intended solely for the information of the party to whom it is issued (“the Recipient” or “the Respondent”) and no other person or organization.
- 3.1.3 **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.
- 3.1.4 **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.
- 3.1.5 **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.
- 3.1.6 **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.
- 3.1.7 **The issuance of RFP document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement nor would it be construed as any investigation or review carried out by a Recipient. The Recipient unconditionally acknowledges by submitting its response to this RFP document that it has not relied on any idea, information, statement, representation, or warranty given in this RFP document.**
- 3.1.8 **Standards:** All standards to be followed will adhere to Bureau of Indian Standards (BIS) specifications or other acceptable standards.
- 3.1.9 **Acceptance of Terms:** A Recipient will, by responding to the Bank’s RFP document, be deemed to have accepted the terms as stated in this RFP document
- 3.1.10 **Only one submission of response to RFP by each Respondent will be permitted**
- 3.1.11 **The Bank expects the bidder to adhere to the terms of this tender document and would not accept any deviations to the same.**
- 3.1.12 **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.

- 3.1.13 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.
- 3.1.14 Unless expressly overridden by the specific agreement to be entered into between the Bank and the bidder, the tender document shall be the governing document for arrangement between the Bank and the bidder.
- 3.1.15 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.
- 3.1.16 In case of reduction in prices due to technology advancement, the bank has the right to renegotiate the annual subscription / maintenance rates with the vendor.
- 3.1.17 Once the vendor sets up the data center in India, the bank has the right to get all its data migrated to the data center set in India at the highest priority with no additional cost

### **3.2 Rules for Responding to this RFP**

- 3.2.1. The timeframe provided in point "[A] Important Dates" above is for the overall selection process. The Bank reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected Respondents during the process. The time schedule will be strictly followed. Interested parties are expected to adhere to these timelines. However, the Bank reserves the right to change the aforementioned timelines.
- 3.2.2. All responses received after the due date/time as mentioned in "[A] Important Dates – 5. 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.
- 3.2.3. 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"
- 3.2.4. Recipients are required to direct all communications for any clarification related to this RFP to RFP Coordinator.
- 3.2.5. 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.



- 3.2.6. 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.
- 3.2.7. Respondents should invariably provide details of their email address(es) as responses to queries will only be provided to the Respondent via email. If Bank in its sole and absolute discretion deems that the originator of the query will gain an advantage by a response to a question, then Bank reserves the right to communicate such response to all Respondents.
- 3.2.8. 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.
- 3.2.9. Bidder should submit their Eligibility Cum Technical and Commercial bids Online i.e. through <https://bobtenders.abcprocure.com>. The bidder must register for submission of their bid as specified in this document.
- 3.2.10. Application Money as mentioned in "[A] Important Dates – Application Money" must be deposited through RTGS (Real Time Gross Settlement) / NEFT Vendor should submit the bid security along with the bid response. The details of the transaction viz. scanned copy of the receipt of making transaction is required to be uploaded on e-procurement website at the time of "final online bid submission
- 3.2.11. The RFP response without the accompanying amount towards Application Money / Bid Security are liable to be rejected.
- 3.2.12. Commercial Bid – (As per details given in Annexure 14).
- 3.2.13. If the submission to this RFP does not include all the documents and information required or is incomplete or submission is through Fax mode, the RFP is liable to be summarily rejected.
- 3.2.14. All submissions, including any accompanying documents, will become the property of the Bank. The Recipient 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 Recipients 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
- 3.2.15. 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. The Bank shall have the right at its sole and absolute discretion to continue the assignment/contract on the selected bidder for future requirement for various items/activities as described in the RFP after expiry of current assignment period.
- 3.2.16. The bids once submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted by the Bank. In case, due to unavoidable circumstances, the Bank does not award the contract within six months from the last date of the submission of the bids, and there is a possibility to award the same within a short duration, the bidder would have the choice to maintain the EMD or bank guarantee in lieu of EMD with the Bank or to withdraw the bid and obtain the security provided.

- 3.2.17. 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.
- 3.2.18. 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.
- 3.2.19. 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 vendor is liable to be rejected. The vendor is expected to provide the best option and quote for the same.
- 3.2.20. Bidder must furnish requirements as per the formats provided in the RFP document.
- 3.2.21. 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.
- 3.2.22. In the event the Bank has not asked for any quotes for alternative prices, and the bidder furnishes the alternative price in the vendor'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.
- 3.2.23. 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 vendor will be taken as the costs, for such alternatives and also for arriving at the Total Cost of Ownership for the purpose of evaluation of the Vendor. The same item has to be supplied by the Vendor free of cost
- 3.2.24. The Bank is not responsible for any assumptions or judgments made by the bidder for proposing and implementing the solution. The Bank's interpretation will be final.
- 3.2.25. The Bank ascertains and concludes that everything as mentioned in the tender documents circulated to the Vendor and responded by the vendors have been quoted for by the vendor, and there will be no extra cost associated with the same in case the vendor has not quoted for the same.
- 3.2.26. 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 vendor 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 vendor cannot take the plea of omitting any charges or costs and later lodge a claim on the Bank for the same.
- 3.2.27. The bidder at no point in time can excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments

schedules, time frame for solution etc. as mentioned in the tender document circulated by the Bank. Bidder shall be fully responsible for deviations to the terms & conditioned as proposed in the tender document.

- 3.2.28. Grievance Redressal: 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

### **3.3 Price Bids**

- 3.3.1 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
- 3.3.2 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.
- 3.3.3 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.
- 3.3.4 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.
- 3.3.5 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”.

- 3.3.6 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.
- 3.3.7 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.
- 3.3.8 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.
- 3.3.9 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

### **3.4 Price Comparisons**

- 3.4.1. The successful bidder will be determined on the basis evaluation mentioned in Evaluation Criteria in this RFP document.
- 3.4.2. 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.
- 3.4.3. 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:
- a. 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.

- b. 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.
- c. 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.

### **3.5 Application Money, Bid Security and Performance Guarantee**

#### **Application Money**

Application Money as mentioned in “[A] Important Dates – Application Money” shall be denominated in the Indian Rupees only and shall be paid through RTGS (Real Time Gross Settlement) / NEFT (National Electronic Fund Transfer) favoring BANK OF BARODA, BANK ACCOUNT NO. 29040400000418, BANK IFSC CODE - BARB0BANEAS or by way of Bankers Cheque/Demand Draft/Pay Order favoring Bank of Baroda, payable at Mumbai, which is non-refundable, must be submitted separately along with RFP response. The Bank may, at its discretion, reject any vendor where application money has not been furnished with RFP response.

#### **Bid Security / Earnest Money Deposit**

Vendors are required to give an earnest money deposit of an amount as mentioned in “[A] Important Dates – 9. Bid Security (Earnest Money Deposit)” shall be paid through RTGS (Real Time Gross Settlement) / NEFT (National Electronic Fund Transfer) favoring BANK OF BARODA, BANK ACCOUNT NO. 29040400000418, BANK IFSC CODE - BARB0BANEAS or by way of Demand Draft/Pay Order drawn on BKC, Mumbai payable to “Bank of Baroda” or a Bank Guarantee of an equal amount issued by a Commercial Bank (other than Bank of Baroda) located in India, valid for 8 months in the form provided in the RFP (Annexure 04 – Bid Security Form). The Demand Draft should be of a Commercial Bank only (other than Bank of Baroda) and will be accepted subject to the discretion of the Bank.

- Offers made without the Earnest money deposit will be rejected.
- The amount of Earnest money deposit would be forfeited in the following scenarios:
  - In case the vendor withdraws the bid prior to validity period of the bid for any reason whatsoever;
  - In case the vendor 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
  - In case the Vendor fails to provide the performance guarantee within 30 days from the purchase order date, for any reason whatsoever.
- **Unsuccessful Vendor’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 Vendors.
- **Successful Vendor** – Bid security money deposit or bank guarantee will be discharged upon the vendor furnishing the performance guarantee. The Bid security Money of the successful vendor may be forfeited or the bank guarantee in lieu of Bid security money may be invoked by the Bank if the vendor fails to furnish performance guarantee within 30 days from the date of Bank placing the order for any reason whatsoever and / or the vendor refuses to accept and sign the contract within 1 month of issue of contract order / letter of intent for any reason whatsoever.

- MSEs (Micro and Small Enterprise (MSE) are exempted from paying the application money
- Request for Proposal for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model**



and Bid security amount for which the concerned enterprise needs to provide necessary documentary evidence. For MSEs Government of India provisions shall be considered while evaluating the tender

### **Performance Guarantee**

- ▶ The successful vendor 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 10% of the total order 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 only, other than Bank of Baroda.
- ▶ In the event of non-performance of obligation or failure to meet terms of this Tender the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the vendor. Any amount pending for payment due to non-achieving of milestone/s set under the agreement or any other reason solely attributable to the vendor should be included in the remaining amount of the contract value.
- ▶ The Bank reserves the right to recover any dues payable by the selected vendor from any amount outstanding to the credit of the selected vendor, 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 vendor, will be forfeited.

### **3.6 Others**

- ▶ The product / solution will be deemed accepted only after successful ATP and sign off from Bank's identified Project Manager.
- ▶ Responses to this RFP should not be construed as an obligation on the part of the Bank to award a purchase contract for any services or combination of services. Failure of the Bank to select a bidder shall not result in any claim whatsoever against the Bank. The Bank reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.
- ▶ By submitting a proposal, the bidder agrees to promptly contract with the Bank for any work awarded to the bidder. Failure on the part of the awarded bidder to execute a valid contract with the Bank will relieve the Bank of any obligation to the bidder, and a different bidder may be selected based on the selection process.
- ▶ 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
- ▶ 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.
- ▶ 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. The modifications, which are accepted by the Bank, shall form a part of the final contract.

- ▶ The Bidder shall represent that the services provided and/or use of the same by the Bank shall not violate or infringe the rights of any third party or the laws or regulations under any governmental or judicial authority. The Bidder further represents that the documentation to be provided to the Bank shall contain a complete and accurate description of the deliverables and services (as applicable), and shall be prepared and maintained in accordance with the highest industry standards. The Bidder represents and agrees to obtain and maintain validity throughout the specified term, of all appropriate registrations, permissions and approvals, which are statutorily required to be obtained by the bidder for performance of the obligations of the bidder. The bidder further agrees to inform and assist the Bank for procuring any registrations, permissions or approvals, which may at any time during the Contract Period be statutorily required to be obtained by the Bank for availing services from the bidder.
- ▶ All terms and conditions, payments schedules, time frame for expected service levels as per this tender will remain unchanged unless explicitly communicated by the Bank in writing to the bidder. The Bank shall not be responsible for any judgments made by the bidder with respect to any aspect of the Service. The bidder shall at no point be entitled to excuse themselves from any claims by the Bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels etc. as mentioned in this tender document.
- ▶ The Bank and the bidder covenants and represents to the other Party the following:
  - It is duly incorporated, validly existing and in good standing under as per the laws of the state in which such Party is incorporated.
  - It has the corporate power and authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under Agreements by such Party and the performance of its obligations there under are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.
- ▶ The execution, delivery and performance under an Agreement by such Party:
  - Will not violate or contravene any provision of its documents of incorporation;
  - Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;
  - Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license



from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;

- To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party in this Agreement, and no document furnished or to be furnished to the other Party to this Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.
- 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.
- It would be the responsibility of the bidder to arrange / obtain necessary road permits or any other document for delivery of the material till Bank's premises. The bidder shall arrange road permit for locations applicable at no extra cost to the Bank.
- 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
- 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.

### **3.7 Other RFP Requirements**

- 3.7.1. This tender document may undergo change by either additions or deletions or modifications before the actual award of the contract by the Bank. The Bank also reserves the right to change any terms and conditions of the tender document and its subsequent addendums as it deems necessary at its sole discretion. The Bank will inform all bidders about changes, if any.
- 3.7.2. The Bank may revise any part of the tender document, by providing a written addendum at stage till the award of the contract. The Bank reserves the right to issue revisions to this tender document at any time before the award date. The addendums, if any, shall be published on Bank's website only.
- 3.7.3. The Bank reserves the right to extend the dates for submission of responses to this document.
- 3.7.4. 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.
- 3.7.5. 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.

- 3.7.6. 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 purchase. 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
- 3.7.7. 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.
- 3.7.8. 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.
- 3.7.9. Right to Alter Quantities – The Bank reserves the right to alter the requirements specified in the Tender. The Bank also reserves the right to delete one or more items from the list of items specified in the Tender. The Bank will inform all Bidders about changes, if any. The Bidder agrees that the Bank has no limit on the additions or deletions on the items for the period of the contract. Further the Bidder agrees that the prices quoted by the Bidder would be proportionately adjusted with such additions or deletions in quantities
- 3.7.10. Incidental Services - The Bidder shall provide all the services as specified in the tender document, particularly the Project Overview and Technical Summary. The price for performing the required incidental services shall be deemed to be included in the Contract Price.
- 3.7.11. 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.
- 3.7.12. There will be an acceptance test by the Bank after implementation of the solution. In case of discrepancy in solution implemented, the Bank reserves the right to cancel the entire purchase contract and the bidder should take back their equipment at their costs and risks. The test will be arranged by the bidder at the sites in the presence of the officials of the Bank and / or its consultants
- 3.7.13. Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc or such other statutory infringements under any laws including the Copyright Act, 1987 in respect of services provided by them in the Bank from whatsoever source, provided the Bank notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim. However, (i) the Bidder has sole control of the defense and all related settlement negotiations (ii) the Bank provides the Bidder 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 Bidder, except where the Bank is required by any authority/regulator to make a comment/statement/representation.

- 3.7.14. The Bidder shall perform its obligations under this Tender as an independent contractor, and may engage subcontractors to perform any of the Deliverables or Services with 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.
- 3.7.15. 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.

### **3.8 Corrupt and Fraudulent Practices**

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

- "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND
- "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

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

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

Bidders responding to this RFP need to sign the Integrity Pact (IP) which will be also signed by Banks representative.

### **3.9 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,

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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.

### **3.10 Service Level Agreement and Non-Disclosure Agreement**

The successful bidder shall execute a) Service Level Agreement (SLA), which must include all the services and terms and conditions of the services to be extended as detailed herein, and as may be prescribed or recommended by the Bank and b) Non Disclosure Agreement (NDA). The successful bidder shall execute the SLA and NDA within 30 days from the date of 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 born by the vender.

### **3.11 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 Application Money and Earnest Money Deposit (EMD).
- ▶ It is not properly or duly signed.
- ▶ It is received through email.
- ▶ 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.
- ▶ It is submitted anywhere other than the place mentioned in the RFP
- ▶ Any form of canvassing/lobbying/influence/query regarding short listing, status etc will be a disqualification.

#### **4. General Terms and Conditions**

##### **4.1. Governing Laws**

The subsequent contract shall be governed and construed and enforced in accordance with the laws of India applicable to the contracts made and to be performed therein, and 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.

##### **4.2. Confidentiality**

The vendor acknowledges that in the course of performing the obligations under this Tender and subsequent Agreement, it shall be exposed to or acquire information of the bank, which the vendor 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 Vendor or vendor's employees during the course of discharging their obligations shall be treated as absolutely confidential and Vendor irrevocably agrees and undertakes and ensures that vendor 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 vendor shall not use or allow to be used any information other than as may be necessary for the due performance by Vendor of its obligations hereunder.
- b. Vendor 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 Vendor
- c. Vendor shall notify BOB promptly of any unauthorized or improper use or disclosure of the Confidential Information.
- d. Vendor shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable Vendor 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 Vendor or its affiliates.
- e. Vendor 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. Vendor hereby unconditionally agrees and undertakes that it and its employees shall not disclose the terms and conditions of the Empanelment 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 Vendor at the time of disclosure ;
- iii. Was disclosed or parted with the prior consent of BOB;



- iv. Was acquired by Vendor 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 Vendor 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 Vendor 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.

The confidentiality obligations shall survive the expiry or termination of the RFP / agreement between the vendor and the Bank.

#### **4.3. Information Ownership**

All information processed, stored, or transmitted by successful Bidder equipment belongs to the Bank. By having the responsibility to maintain the equipment, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately, which is proved to have caused due to reasons solely attributable to bidder.

Any information considered sensitive by the bank must be protected by the successful Bidder from unauthorized disclosure, modification or access. The bank's decision will be final. Types of sensitive information that will be found on Bank systems which the Bidder plans to support or have access to include, but are not limited to Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

#### **4.4. Sensitive Information**

Any information considered sensitive must be protected by the Bidder from unauthorized disclosure, modification or access.

Types of sensitive information that will be found on Bank's systems the Bidder may support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc.

#### **4.5. Privacy and Security Safeguards**

The Bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location. The Bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

#### **4.6. Statutory and Regulatory Requirements**

The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Vendor in the technical response. During the period of warranty

/ AMC, Bidder / Vendor should comply with all requirements including any or all reports without any additional cost, defined by any Regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the 5(five) year contract and any future renewal.

#### **4.7. Dispute Resolution**

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

If the Bank project manager / director and vendor 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 vendor and Bank respectively.

If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the vendor and Bank, the Bank and the vendor have been 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. Arbitration will be carried out at Bank's office that placed the order. 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 or its assets.

In the event of any dispute and or the commencement of arbitration proceedings the successful Bidder shall continue to provide the Deliverables and the Services in accordance with this Tender and subsequent Agreement and shall maintain the agreed Service levels.

#### **4.8. Force Majeure**

The vendor 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 vendor and not involving the vendor'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 vendor 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 vendor shall continue to perform vendor'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.

If the duration of delay continues beyond a period of three months, the Bank and vendor shall hold consultations in an endeavor to find a solution to the problem.



#### 4.9. Termination

Bank shall have option to terminate / cancel this RFP at any stage without any prior notice. In following events Bank shall terminate this assignment or cancel any particular order if Vendor:

- ▶ breaches any of its obligations set forth in this assignment or any subsequent agreement and Such breach is not cured within thirty (30) Working Days after Bank gives written notice; or
- ▶ failure by Vendor to provide Bank, within thirty (30) 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 sub standard materials/ services ;
- ▶ Delay in delivery / installation / commissioning of services.
- ▶ If deductions of penalty exceeds more than 10% of the total contract price.

This Tender or subsequent Agreement shall be deemed to have been terminated by either Party one day prior to the happening of the following events of default:

- ▶ The other Party becomes unable to pay its debt as they fall due or otherwise enters into any composition or arrangement with or for the benefit of its creditors or any class thereof;
- ▶ A liquidator or a receiver is appointed over all or a substantial part of the undertaking, assets or revenues of the other Party and such appointment continues for a period of twenty one (21) days;
- ▶ The other Party is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the other Party; or

The other Party becomes the subject of a court order for its winding up.

Notwithstanding above, in case of change of policy or any unavoidable circumstances Bank reserve the right to terminate this assignment or any subsequent agreement and / or any particular order, in whole or in part by giving Vendor at least 90 days prior notice in writing.

The Bank reserves its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone and it will be considered as a breach of obligations of vendor:

- ▶ Delay in implementation beyond the specified period that is agreed in the contract that will be signed with the successful vendor.
- ▶ Discrepancy in the quality of service / security expected during the implementation, rollout and subsequent maintenance process.
- ▶ The amount of penalties has exceeded the overall cap of 5% of the total contract value in any year during the contract period.
- ▶ Failure of the vendor make good the situation within the remedy period
- ▶ Amount of total penalties exceed overall cap of 20% of the fixed quarterly payment in any quarter
- ▶ The selected vendor commits a breach of any of the terms and conditions of the RFP / contract.

The Vendor understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same from the Vendor for the tenure of this Tender and subsequent Agreement. The Parties therefore agree and undertake that an exit at any point in time resulting due to expiry or termination of this Tender and subsequent Agreement for any reason whatsoever would be a slow process over a period of six (6)

months, after the completion of the notice period of three (3) months. During this period, the Vendor shall continue to provide the Deliverables and the Services in accordance with this Tender and subsequent Agreement and shall maintain the agreed Service levels.

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 subsequent Agreement, Bank shall pay to Vendor, within thirty (30) days of such termination or expiry, of the following:

- ▶ All the undisputed fees outstanding till the date of termination;

Upon the termination or expiry of this Tender and subsequent Agreement:

- ▶ The rights granted to Vendor 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 Vendor, being used by Vendor to provide the Services and (ii) the assignable agreements, Vendor shall, use its reasonable commercial endeavors to transfer or assign such agreements and Vendor Equipment to Bank and its designee(s) on commercially reasonable terms mutually acceptable to both Parties.
- ▶ Upon Bank's request in writing, Vendor shall be under an obligation to transfer to Bank or its designee(s) the Deliverables being used by Vendor to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.

In the event the Bank terminates the Contract in whole or in part, the Bank may, among other applicable remedies, procure Goods, Works or Services similar to those undelivered upon such terms and in such manner as it deems appropriate, and hold the Vendor liable to the Bank for any excess costs for such similar Goods, Works or Services. However, the Vendor shall continue performance of the Contract to the extent not terminated.

The Bank will provide the selected vendor a remedy period of 30 days to rectify a default or given situation. The Bank will provide in writing the nature of the default to the selected vendor through a letter or mail correspondence. The 90 day time period will commence from the day the Bank has sent such correspondence to the selected vendor.

In case of order cancellation, any payments made by the Bank to the Vendor for unacceptable deliverables would necessarily have to be returned to the Bank with interest @ 15% per annum from the date of each such payment. These payments to be returned would refer to those deliverables that will have to be reversed or redone post the termination of the vendor.

As part of Reverse Transition Services, Bank shall have the right, and Vendor shall not object to or interfere with such right, to contract directly with any Vendor's subcontractor.

#### **4.10. Contract Review and Effect of Termination**

The Bank desires to appoint the successful vendor for a total period of 5 years, considering the effort and investments required in the arrangement. However, understanding the complexities of the entire arrangement would like to safe guard the interests of all the entities involved in the arrangement. Therefore, the Bank would like to have options to revisit the arrangements and terms of contract as well as to re-price the same after the contract term on mutually agreed terms if necessary.

The Bank expects the benefits from any un-anticipated decrease in technology infrastructure costs, over the term of the contract due to reduction of prices, efficient use of IT infrastructure / reduction of statutory charges, etc. and operations management methods that yield more efficient operations, to be passed on through re-negotiation. No conflict between the successful vendor and the Bank will cause cessation of services. Only by mutual consent the services can be withdrawn. This would include a well-defined reverse transition mechanism,

which would normally require 3 to 6 months and will contain

- ▶ Procedures for transition and migrating to the new service provider
- ▶ Time frame for parallel run

Skill transfer mechanism and in specific cases the human resources requirement.

#### **4.11. Subcontracting**

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

#### **4.12. Indemnity**

The Vendor 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 Vendor under this RFP; and/or
- ▶ an act or omission of the Vendor and/or its employees, agents, sub-contractors in performance of the obligations under this RFP; and/or
- ▶ claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Vendor, against the Bank; and/or
- ▶ claims arising out of employment, non-payment of remuneration and non-provision of statutory benefits by the Vendor to its employees, its agents, contractors and sub contractors
- ▶ Material breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Vendor under this RFP; 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 Vendor contained in this RFP; and/or
- ▶ Negligence or gross misconduct attributable to the Vendor or its employees.

The Vendor shall at its own cost and expenses defend or settle any claim against the Bank that the Deliverables and Services delivered or provided under this RFP 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,

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

However, (i) the Vendor has sole control of the defense and all related settlement negotiations (ii) the Bank provides the Vendor 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 Vendor, 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 Vendor, 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 Tender and subsequent 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 Vendor to provide effective remedy under options (1) to (2) within a reasonable period which would not affect the normal functioning of the Bank.

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

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

Indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by regulatory authorities for reasons attributable to breach of obligations under this RFP and subsequent agreement by the Vendor.

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

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

#### **4.13. Compliance with Laws**

Compliance with all applicable laws: The vendor shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender.

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

The vendor is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity shall exclude indirect, consequential and incidental damages.

#### **4.14. Limitation of Liability**

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.

Service Provider's liability in case of loss suffered by Bank on account of claims against the Bank resulting from Willful Misconduct or Gross Negligence arising due to infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

“Willful Misconduct” means any act or omission of a party which is willfully intended to harm the interests of the other party, provided however, that willful Misconduct does not include ordinary negligence, an error of judgment or mistake of a person.

“Gross Negligence” means an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Gross negligence involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a Gross negligence.

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 shall either party be liable to the other for any loss of business, goodwill or profits even if such party has been advised of such damages

#### **4.15. Visitorial Rights**

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 vendor’s premises without prior notice to ensure that data provided by the Bank is not misused. The vendor shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank/ RBI / any other regulator failing which the vendor will be liable to pay any charges/ penalty levied by RBI/ any other regulator.

#### **4.16. Inspection of Records**

All vendor records with respect to any matters covered by this RFP 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 vendor 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. Bank/ Bank’s appointed External auditors/ Regulators have right to audit and right to examine the facilities, activities and assets (hardware and software).

#### **4.17. Assignment**

The vendor agrees that the vendor shall not be entitled to assign any or all of its rights and or obligations under this Tender and subsequent Agreement to any entity including vendor’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 RFP along with the subsequent Addendums published shall be considered to be assigned to the new entity and such an act shall not affect the rights of the vendor under this RFP.

#### **4.18. Publicity**

Any publicity relating to the work to be carried out in BANK is strictly prohibited. No information of any nature related to this project shall be disclosed to any third party unless otherwise necessary prior permission to Bank. All the bidders must give a declaration in this regard duly signed by them.



#### **4.19. Solicitation of Employees**

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.

The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

#### **4.20. Notices and other Communication**

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be sent personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, facsimile/fax transmission (with hard copy to follow for email/fax), addressed to the other party at the addresses, email and fax number given in the contract.

Notices shall be deemed given upon receipt, except that notices sent by registered post in a correctly addressed envelope shall be deemed to be delivered within 5 working days (excluding Sundays and public holidays) after the date of mailing dispatch and in case the communication is made by facsimile transmission or email, on business date immediately after the date of successful facsimile/email transmission (that is, the sender has a hard copy of a confirmation page evidencing that the facsimile was completed in full to the correct fax number or email sent to correct email address).

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided in this section.

#### **4.21. Waiver**

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

#### **4.22. Severability**

If any term or provision or clause of the Agreement (to be executed under this RFP) is declared invalid, illegal or unenforceable to any person the remainder of this Agreement shall be unimpaired and the invalid, illegal or unenforceable term or provision shall be replaced by such valid term or provision as comes closest to the intention underlying the invalid term or provision and that term or provision shall be enforced to the fullest extent permitted by law.

#### **4.23. Vendor's Design Liability**

The Vendor shall carry out all and any works and services to give sufficient details for the construction or installation of the Works so as to ensure that the materials/equipment selected

by the Vendor is in compliance with the Contract requirements, particularly those in the Project Overview and Technical Summary and on the Drawings, and the Works are workable as a whole in compliance with the performance requirements of all testing and commissioning and integrated system tests as stipulated in the Contract.

#### **4.24. No implied deviation**

The Bank expects the vendor to adhere to the terms of this RFP document, Unless agreed to specifically by the Bank in writing for any changes to the tender document issued, the vendor responses would not be incorporated automatically in the tender document.

All responses including commercial and technical bids would be deemed to be irrevocable offers/proposals from the vendors and may be accepted by the Bank to form part of final contract between the Bank and the selected vendor. Vendors are requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses. Unsigned responses would be treated as incomplete and are liable to be rejected.

#### **The bids submitted 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 two or more partnership firms / LLPs having common partners
- d) Bids submitted by companies in the same group of promoters/management
- e) 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.

#### **4.25. Governing Laws**

This RFP and The subsequent contract 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.

#### **4.26. Bank of Baroda reserves the right to:**

- a) Reject any and all responses received in response to the RFP
- b) Waive or Change any formalities, irregularities or inconsistencies in proposal format delivery
- c) Extend the time for submission of all proposals
- d) Select the most responsive bidder (in case no bidder satisfies the eligibility criteria in totality)
- e) Select the next most responsive bidder if negotiations with the bidder of choice fail to result in an agreement within a specified time frame.
- f) Share the information/ clarifications provided in response to RFP by any bidder, with any other bidder(s) /others, in any form.
- g) Cancel the RFP/Tender at any stage, without assigning any reason whatsoever.
- h) Change the time schedule of the RFP for inviting the bids or evaluation thereof
- i) Modify the quantity or any specifications related to eligibility or technicalities.



- j) no obligation to accept the lowest or any other offer received in response to the RFP and shall be entitled to reject any or all of the offers. Bank has full rights to reissue the tender / bid for any reasons felt necessary by the Bank. The Bank's decision in this regard shall be final, conclusive and binding upon the Bidder.

## **5. 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.

## **6. Instructions to Vendors - E TENDERING**

### **6.1. General Instructions:**

To view the Tender Document along with this Notice and subsequently purchase the Tender Document and its supporting documents, kindly visit following e-Tendering website of Bank of Baroda: <https://bobtenders.abcprocure.com>

The Vendors 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 vendors has been provided on the above link. All prequalified vendors interested in participating in the online e-Tendering process are required to procure Class II or Class III Digital e-Token having -2- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The tender should be prepared & submitted online using the vendor's authorized individual's (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 Bank of Baroda e-Tendering Help Desk on: +91-79-40016815 / 871 / 874 or mail: [yashrajsinh@auctiontiger.net](mailto:yashrajsinh@auctiontiger.net) / [rfp.it.procurement@bankofbaroda.com](mailto:rfp.it.procurement@bankofbaroda.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.

### **6.2. Purchase and Downloading of Tender Document**

The tender document is uploaded / released on Bank of Baroda, (BOB) website. Tender document and supporting documents may be downloaded from above link also. 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 non-refundable Application Money and Earnest Money Deposit (EMD) is deposited as per the terms mentioned in this RFP.

### **6.3. Preparation & Submission of Bids**

The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and subsequently submitted online only. Bids not submitted "ON LINE" shall be summarily rejected. No other form of submission shall be permitted.

## **7. Guidelines to Contractors on the operations of Electronic Tendering System of Bank of Baroda ([https://bobtenders.abcprocure.com /](https://bobtenders.abcprocure.com/))**

### **7.1. Pre-requisites to participate in the Tenders processed by BOB:**

Registration of Contractors on Electronic Tendering System on Portal of BOB:

The Contractors Non Registered in BANK OF BARODA and interested in participating in the e-Tendering process of BOB shall be required to enroll on the Electronic Tendering System. To enroll contractor has to generate User ID and password on the ([https://bobtenders.abcprocure.com](https://bobtenders.abcprocure.com/))

#### **i) Registration of New Contractors:**

<https://bobtenders.abcprocure.com/EPROC/bidderregistration>

The Contractors may obtain the necessary information on the process of Enrollment either from Helpdesk Support Team: +91-79-40016815/871/874 or may download User Manual from Electronic Tendering System for **BOB**. i.e. <https://bobtenders.abcprocure.com>

### **7.2. Preparation of Bid & Guidelines and functionalities of Digital Certificate**

The Bid Data that is prepared online is required to be encrypted and the hash value of the Bid Data is required to be signed electronically using a Digital Certificate (Class – II or Class – III). This is required to maintain the security of the Bid Data and also to establish the identity of the Contractor transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/ Decryption)

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 may be submitted only using the Digital Certificate.

Certificate which is used to encrypt the data / information and Signing Digital Certificate to sign the hash value during the Online Submission of Tender stage. In case, during the process of preparing and submitting a Bid for a particular Tender, the Contractor 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 Users 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. In this case, the Authorization Certificate will have to be signed by the Director of

the Company or the Reporting Authority of the Applicant.

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.

### **7.3. Recommended Hardware and Internet Connectivity:**

To operate on the Electronic Tendering System, the Bidder are recommended to use Computer System with at least 1 GB of RAM and broadband connectivity with minimum 512 kbps bandwidth. However, Computer Systems with latest i3 / i5 Intel Processors and 3G connection is recommended for better performance.

### **7.4. Operating System Requirement: Windows 7 and above**

Browser Requirement (Compulsory): Internet Explorer Version 9 (32 bit) and above and System Access with Administrator Rights.

Toolbar / Add on / Pop up blocker

Users should ensure that there is no software installed on the computers which are to be used for using the website that might interfere with the normal operation of their Internet browser. Users have to ensure that they do not use any pop-up blockers, such as those provided by Internet Explorer and complementary software, like for example the Google tool bar. This might, in certain cases depending on users' settings, prevent the access of the EAS application.

### **7.5. Steps to be followed by Contractors to participate in the e-Tenders processed by BOB**

#### **7.5.1. Online viewing of Detailed Notice Inviting Tenders:**

The Contractors can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by BOB on the home page of BOB e-Tendering Portal on <https://bobtenders.abcpocure.com>

#### **7.5.2. Download of Tender Documents:**

The Pre-qualification / Main Bidding Documents are available for free downloading. However to participate in the online tender, the bidder must purchase the bidding documents via Demand Draft mode by filling the cost of tender form fee.

#### **7.5.3. 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 uploadable documents. In the form based type of templates and extensible table type of templates, the Contractors are required to enter the data and encrypt the data/documents using the Digital Certificate / Encryption Tool.

#### **Notes:**

- a. The Contractors upload a single documents uploadable option.
- b. The Bid hash values are digitally signed using valid class – II or Class – III Digital Certificate issued any Certifying Authority. The Contractors are required to obtain Digital Certificate in advance.
- c. The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.
- d. This stage will be applicable during both. Pre-bid / Pre-qualification and Financial Bidding

Processes.

The documents submitted by bidders must be encrypted using document encryption tool which available for download under Download section on <https://bobtenders.abcprocure.com>

Steps to encrypt and upload a document:

- Select Action: Encryption -> Tender ID: (enter desired tender ID) -> Envelope: (Technical / Price Bid) -> Add File: (Select desired document to be encrypted) -> Save File(s) to: (select desired location for encrypted file to save).
- After successful encryption, format of encrypted file will change to .enc which is required to be uploaded by bidders.
- After encryption bidders are required to upload document as per the mandatory list mentioned in the envelope i.e Technical / Commercial.

Note: BOB and ETL shall not be liable & responsible in any manner whatsoever for my/our 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. Bidder can fix a call with support team members in case guidance is required by calling on above numbers.

Bidders need to take extra care while mentioning tender ID, entering incorrect ID will not allow bank to decrypt document.

#### **7.5.4. Close for Bidding:**

After the expiry of the cut- off time of Online Submission of Tender stage to be completed by the Contractors has lapsed, the Tender will be closed by the Tender Authority.

#### **7.5.5. 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

#### **7.5.6. Short listing of Contractors for Financial Bidding Process:**

The Tendering Authority will first open the Technical Bid documents of all Contractors and after scrutinizing these documents will shortlist the Contractors who are eligible for Financial Bidding Process. The short listed Contractors will be intimated by email.

#### **7.5.7. Opening of the Financial Bids:**

The Contractors may remain present in the office of the Tender Opening Authority at the time of opening of Financial Bids. However, the results of the Financial Bids of all Contractors shall be available on the BOB e-Tendering Portal after the completion of opening process.

#### **7.5.8. Tender Schedule (Key Dates):**

The Contractors 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.



## Annexure 01 - Table of Contents

Technical Bid envelope to contain the following

Section #	Section Heading	Proforma Given
1	Covering letter certifying compliance of Scope of Work	<b>Bidder to provide</b>
2	Credential letters / Supporting documents	<b>Bidder to provide</b>
3	Eligibility criteria compliance with bidder comments	<b>Annexure 02</b>
4	Application Money Transaction Details	<b>Bidder to Provide</b>
5	Bid Security Letter	<b>Annexure 03</b>
6	Bid Security (Earnest Money Deposit) Or Bid Security Form (Earnest Money Deposit in the form of Bank Guarantee)	<b>Bidder to provide Transaction Details Or DD Or Annexure 04</b>
7	Undertaking from the bidder	<b>Annexure 05</b>
8	Conformity Letter	<b>Annexure 07</b>
9	Letter of Authorization from OSD / OEM	<b>Annexure 08</b>
10	Letter of Undertaking from OSD / OEM	<b>Annexure 09</b>
11	Undertaking of Information Security (Bidder & OEM)	<b>Annexure 10</b>
12	Executive Technical Summary along with the details Functional document.	<b>Bidder to provide</b>
13	Technical Proposal: The proposal based on Technical Specification compliance should be submitted with pages properly numbered, each page signed and stamped.	<b>Bidder to provide Compliance to Annexure 11</b>
14	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.	<b>Bidder to provide</b>
15	Masked price bid (Please note that the masked price bid should be exact reflection of the commercial bid except that the masked price bid <b><u>should not contain any financial information</u></b> )	<b>Annexure 13</b>
16	Integrity Pact (Dully Signed and Stamped by Authorized Signatory on proper stamp paper)	<b>Annexure 16</b>
17	Letter of authorization from the company authorizing the person to sign the tender response and related documents.	<b>Bidder to provide</b>

Section #	Section Heading	Proforma Given
18	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.	<b>Bidder to provide</b>

**Commercial Bid (Annexure13) must be sealed and signed by authorized signatory and must be encrypted through E-signer tool available on the portal <https://bobtenders.abcpocure.com>.**

**The Commercial bid submission as part of the RFP response without encryption are liable to be rejected.**

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

Date:

## Annexure 02 - Eligibility Criteria

### Basic eligibility Criteria for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting 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	The Bidder should have been in Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution Business in India for at least three years (as on date of RFP).		Certificate of Commencement of Business/ copy of first order.
3	Bidder should not be blacklisted / debarred by any Statutory or Regulatory Authorities in the past 1 year.		Letter of confirmation from bidder.
4	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 from bidder.
5	The Bidder to provide an undertaking on his letter head that all the technical features highlighted as part of Technical Scope are covered in totality in the proposal submitted by the bidder		Letter of confirmation from bidder
<b>B</b>	<b>Financial</b>		
S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
1	The Bidder should have registered a turnover of 20 Crores or above in each year during the last three completed financial years 2015-16, 2016-17 and 2017-18. (Not inclusive of the turnover of associate companies)		Audited Financial statements for the financial years 2015-16, 2016-17 and 2017-18. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
2	<p>Bidder must be net profit (after tax) making entity (from Indian operations only) continuously for the last three years, that is financial years – 2015-16, 2016-17 and 2017-18</p> <p>OR</p> <p>Must be a cash profit making entity (Net profit + depreciation) (from Indian / Global operations only) continuously for the last three years, AND must have a positive net worth** of Rs. 10 Cr in each of the last three financial years.</p> <p>**Net worth is to be calculated as: Capital Funds (Paid up Equity Capital + Paid up preference Shares + Free Reserve) – (Accumulated Balance of loss + Balance of deferred revenue expenditure + Other intangible assets).</p>		<p>Audited Financial statements for the financial years 2015-16, 2016-17 and 2017-18.</p> <p>Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.</p>
<b>C</b>	<b>Technical</b>		
1.	The bidder shall be the OSD / certified or authorized agent / reseller / partner of the solution offered.		Self-Certificate in case of OSD else letter from the OSD.
2.	The Bidder should to have the capacity to provide end-to-end solution and have a set-up in India for operations / back-office processing.		The operations set up/ back office details are to be Provided .
3.	Bidders should have Certification (SEI CMMi level 3 or above)		Copy of the certificate to be provided.
4.	The bidder should host the solution in a PCI-DSS compliant data centre as on date and should provide the details of such certifications as on date of bid submission		Copy of the certificate to be provided.
5.	The Data Centre and DRC , where the proposed solution would be hosted, should be ISO 27001: 2005 Compliant.		Copy of the certificate to be provided.
6.	Bidder should have direct support offices with 24*7 support at Mumbai, and Hyderabad. In case direct support offices 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.		Letter of confirmation from the bidder

Request for Proposal for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
7.	The bidder's proposed Aadhaar Pay solution should have been audited and certified by Auditors approved by CERT-In and the solution must have been passed through NPCI certification.		Relevant Certificate need to be enclosed
<b>D</b>	<b>Experience &amp; Support Infrastructure</b>		
1	The bidder should have experience executed similar projects i.e, installation, integration, implementation and maintenance of Aadhaar Pay solution in minimum one Schedule commercial Bank in India.		Documentary Proof of Order / Contract copy and Customer credentials.

**All dates if not specified to be applicable from the date of the RFP.**

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

### Annexure 03 - Bid Security Letter

1. WHEREAS, ..... (hereinafter referred to as "Bidder") has submitted its proposal and response dated.....(hereinafter referred to as "Bid") for the supply of all the requirements described in the Request for Proposal No. .... along with its amendments/annexures and other ancillary documents (hereinafter referred to as "RFP") as issued by Bank of Baroda.
2. We .....having our registered office at .....(hereinafter called the 'BIDDER') are offering security deposit of Rs. \_\_\_\_\_/- (Rupees \_\_\_\_\_ only) vide [demand draft / pay order / issued by a scheduled/Commercial bank] bearing No.\_\_\_\_\_ dated \_\_\_\_\_ [drawn on/ issued by] \_\_\_\_\_ (hereinafter referred to as "Bid Security") favouring 'Bank of Baroda for consideration of the Bid of the above mentioned Bidder.
3. The Bidder specifically acknowledges and agrees that the Bidder has furnished his Bid on the understanding and condition that, if the Bidder:
  - a) Withdraws its Bid during the period of Bid validity specified by the Bidder on the Tender Documents or
  - b) Having been notified of the acceptance of its Bid by Bank of Baroda during the period of validity: -
    - i. Fails or refuses to execute the contract form if required; or
    - ii. Fails or refuses to furnish the Performance Security, in accordance with the instruction to Bidders.Bank of Baroda has the right to forfeit the entire Bid Security amount merely on the occurrence of one or more of the foregoing events without demur or a written demand or notice to the Bidder.
4. The Bid Security shall be returned to unsuccessful Bidders within thirty (30) days from the date of the award of contract to a successful Bidder. The Bid Security shall be returned to the successful Bidder upon furnishing of Performance Security in accordance with the instructions of the Bidder.
5. The Bidder undertakes that it will not cancel the Bid Security referred to above till the Bidder is returned the Bid Security from Bank of Baroda in accordance with the foregoing conditions.
6. The Bidder represents and warrants that the Bidder has obtained all necessary approvals, permissions and consents and has full power and authority to issue this Bid Security and perform its obligations hereunder, and the Bidder has taken all corporate, legal and other actions necessary or advisable to authorise the execution, delivery and performance of this Bid Security. The absence or deficiency of authority or power on the part of the Bidder to issue this Bid Security or any irregularity in exercise of such powers shall not affect the liability of the Bidder under this Bid Security.

Dated.....

Place:

\_\_\_\_\_  
Seal and signature of the Bidder



## Annexure 04 - Bid Security Form

(FORMAT OF BANK GUARANTEE (BG) IN LIEU OF EARNEST MONEY DEPOSIT)

To

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

WHEREAS \_\_\_\_\_ (hereinafter called "the Bidder") has submitted its bid dated \_\_\_\_\_ (date of submission of bid) for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model of \_\_\_\_\_ in response to Request for Proposal ( RFP ) No. \_\_\_\_\_ (hereinafter called "the Bid" ) issued by Bank of Baroda.

KNOW ALL PEOPLE by these presents that WE \_\_\_\_\_ (name of bank) of \_\_\_\_\_ (name of country) having our registered office at \_\_\_\_\_ (address of bank) (hereinafter called "the Bank") are bound unto Bank of Baroda (hereinafter called "the Purchaser") in the sum of \_\_\_\_\_ for which payment will and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

THE CONDITIONS of this obligation are:

1. If the Bidder withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
2. If the Bidder, having been notified of the acceptance of its bid by the Purchaser during the period of bid validity :
  - a) fails or refuses to execute the mutually agreed Contract Form if required; or
  - b) fails or refuses to furnish the Performance Security, in accordance with the Terms and Conditions of the Contract;

We undertake to pay the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the purchaser will note that the amount claimed by it is due owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including 90 days after the period of the bid validity, and any demand in respect thereof should reach the Bank not later than the above date.

Notwithstanding any other term contained herein

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

Place :



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

SEAL

Code No.

SIGNATURE.

NOTE:

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

## **Annexure 05 – 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, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.**

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. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. 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".  
a) 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 - .....
  - ii. Amount and Currency in which Commission paid / payable - .....
  - iii. Purpose of payment of Commission (If commission is not paid / not payable indicate the same here) - .....
6. We agree that the Bank is not bound to accept the lowest or any Bid the Bank may receive.
7. 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 #

**Request for Proposal for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model**

## Annexure 06–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 on the Terms & conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the Scope of work, Approach, Work plan, Personnel schedule, 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/ deviation that you propose as shown below.]

Name of the Respondent:

Contact Person from Respondent in case of need.

Name :

Tel No :

e-Mail ID:

Sr. No.	Page #	Point / Section #	Category (Scope/Commercial/Legal/General)	Clarification point as stated in the tender document	Comment/ Suggestion/ Deviation
1					
2					
3					
4					
5					
6					

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

Address

Email and Phone #

Date:

## **Annexure 07–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, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.**

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 08 - Letter of Authorization 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, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.**

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 vendor 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 authorised 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 ..... vendor 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 09 – Letter of Undertaking from the OEM**

*(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,

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 27018
  - SOC 2
  - SSAE/SOC
  - ISO27018
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. The proposed solution will provide 98 % uptime on quarterly basis. The performance and uptime review shall be done by the Bank on quarterly basis and in case of downtime / downgraded performance, a penalty could be charged by the

Bank. The above mentioned penalty shall be applicable to all the products / features which are offered to the Bank in response to this RFP.

7. 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.

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> </ul>	

	<ul style="list-style-type: none"> <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> <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> </ul>	

	<ul style="list-style-type: none"> <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 disabling on VMs, VM should be kept on dedicated partition and IP addresses should not be shared.</li> <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>	

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

## **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, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model.**

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)

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

Yours faithfully,

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

## **Annexure 11–Scope of Work**

### **A. Brief Project Scope**

The Bank intends to select a bidder to supply, install, integrate and operationalise a suitable BHIM Aadhaar Pay solution at its Data Centre & Disaster Recovery Centre in India for routing the transaction to and from NPCI, originated from the Bank's channels which is used by its customers. Bank will award the contract to the successful bidder and the bidder should deliver the service with the following:

#### **a. Responsibility for Completeness**

- The bidder shall ensure that the Solution provided Hardware/Software/Middleware etc. meets all the technical and functional requirements as envisaged in the scope of the RFP
- The bidder shall deliver, install the solution and port the software, arrange for user acceptance test at bidder's cost as per accepted time schedules. The bidder is liable for penalties levied by Bank for any deviation in this regard. The bidder shall provide for all tools, testing instruments, drivers, consumables required to install, customize and test the software without any further charge, expense and cost to Bank.
- Any supplies and services which might not have been specifically mentioned in this tender but are necessary for installation, testing, commissioning, performance or completeness of the order, shall be provided / made available by the bidder as per the time schedule for smooth and efficient operation and maintenance of the system under Indian condition.

#### **i. Responsibilities of the Bank**

- Provide the necessary connectivity with NPCI and UIDAI through FI gateway.
- Identification / selection of merchants for on-boarding on Merchant Aadhaar pay from Bank's existing customer-base/ future customer base.
- To designate a nodal officer who will be the single point of contact for the service provider.
- To transmit the merchant information through a mutually agreed mode and format to enable the service provider to set up the merchant in its system on agreed terms.
- To finalize the format of the settlement file.
- To act on risk mitigation advisory from service provider.
- Certification of Bank's BIN on switch of Bidder by NPCI

#### **ii. Responsibilities of the Bidder**

- Providing end-to-end maintenance and management for the integrated mobile payment solution including network connectivity and end to end services related to Merchant Acquiring Business. (Merchant / Bhim Aadhaar Pay).

- Merchant on-boarding and Management and Support Services.
- Development, maintenance, customization and periodical up-gradation of application software.
- Periodical certification of the hardware, software and application as is considered necessary.
- The Bidder shall comply with/provide confirmation on provision of network monitoring facility and ensuring connectivity of devices /machines.
- Provide Merchant help desk support for attending to the Merchants' queries and a web based portal for lodgment of complaints to the Merchants.
- Maintain record of all successful and unsuccessful transactions logs in a secure environment.
- Process settlement files from NPCI for Merchant Aadhar Pay transactions using AEPS with the transaction record and service charges applicable with respective entity
- Undertake dispute management, grievance redressal etc.
- Daily and periodic MIS reports for Fraud monitoring, transaction velocity and activity reports, negative balance reports as required by the Bank to be sent to Bank branch managers and others as may be required from time to time.
- Daily report to be sent to the Bank on system performance with reasons wherever deficiency has been observed.
- Service Provider has got trained and experienced personnel as to enable Service Provider to fully perform the contractual obligations arising under this agreement and Service Provider has verified the antecedents/performed background checks of such personnel as per the RBI guidelines before engaging them in providing, supporting and/or executing any services under end-to-end solution for payment. Further, Service Provider will do re verification check after every two years the background of such personnel as per RBI guidelines.
- The entire process of integration of complete solution along with all of its features must be completed as per Bank's requirement within as mentioned in the delivery timeline.
- Detailed scope of work will be as mentioned below.

**b. Detailed Scope of work :**

1. Bank needs a robust enterprise wide solution for BHIM Aadhaar Pay to facilitate for merchants to receive digital payments from customers over the counter through Aadhaar authentication.
2. The solution should be implemented at Bank's Data Centre and Disaster Recovery Centre and should have a separate test set up. The production set up must provide facility to have Web and App server hosted in Bank's Data Centre and Disaster

Recovery Centre as additional layer of security to protect Bank's IT System

3. The solution should be adhering to NPCI BHIM Aadhaar Pay technical specifications and procedural guidelines for all the BHIM Aadhaar Pay products.
4. Solution should be capable of adopting any future regulatory requirement and any new additional functionalities
5. BHIM Aadhaar Pay solution proposed should be capable of working under cluster with high availability network load balancing.
6. Resolution of consolidated application queries such as log analysis, defect fixes
7. Facility support for dispute resolution in transaction reconciliation through provision of electronic journal logs
8. Solution should provide round the clock support for hardware and application and availability of highly skilled professional and dedicated team
9. Solution should have a provision of doing test and deploy code changes to production
10. Solution should provide RCA for critical incident.
11. Solution should adhere to all security and pre-requisite requirement.
12. BHIM Aadhaar Pay solution should also facilitate online DC- DR replication and retrieval capability in a seamless manner so business run smoothly.
13. BHIM Aadhaar Pay solution should integrate with:
  - E-PDS
  - SMS gateway
  - UPI
  - Billing System
  - SDK
  - AEPS
14. BHIM Aadhaar Pay solution should facilitate to provide MIS to Enterprise related to transactions as well operator onboarding details.
15. BHIM Aadhaar solution should facilitate to send report on email as well option to print the transaction report.
16. BHIM Aadhaar solution should facilitate to on-board Merchant seamlessly.
17. BHIM Aadhaar solution should have a facility to add or delete the hierarchy or level in Enterprise module.
18. BHIM Aadhaar Pay solution should have a facility to delete or edit the merchant onboarding details.
19. BHIM Aadhaar Pay solution should have a facility to provide consolidated Report as well as per day reports.
20. The solution offered should have capability of providing Enterprise merchant Model with support to Master Merchant / Sub Merchant / Operators components.
21. The solution offered have capability of providing services for e-PDS System.

22. Solution architecture has the capability to be configured in active mode

**c. Functional & Technical Requirements:**

- Vendor/SI is required to develop a mobile app for Android, (IOS and Windows operating systems on need basis ), and integration with National Payment Corporation of India (NPCI) system to facilitate the merchant to receive digital payment from customer over the counter through Aadhaar authentication and should follow all the Technical Specification document related to Aadhaar Pay in this regard. Vendor/SI will also be responsible to maintain and provide operational support for BHIM Aadhaar Pay services during the contract period from the date of implementation.
- The architecture of the Aadhaar Pay solution should allow Bank's system to be easily integrated and the technology used should be easily adoptable and portable to the bank system.
- Seamlessly migrate all the user registered for the Bank's existing Aadhaar Pay Solution.
- Integrate Aadhaar Pay with CBS (Finacle) , Data Ware House, FI Server and our all Alternate delivery channels such as ATM switch, Mobile Banking
- Integrate of BHIM Aadhaar Pay application with Bank's Data Analytics solution, Fraud management solution etc.
- Merchant On-boarding portal, User Portal, Admin Portal, Customer Complaint module, Marketing Module (Email, SMS etc.) and other interface required to handle BHIM Aadhaar Pay transactions.
- Separate applications and other supported application for our 3 RRB (Regional Rural Bank) to handle BHIM Aadhaar Pay transactions such as 3 way Reconciliation, Merchant On boarding portal, Admin Portal, Customer Complaint module etc. whatever application for Bank of Baroda.
- The look and feel of the application should be finalized in consultation to the Bank. The branding is to be done using the colour and logo of the Bank. Vendor has to change User Interface whenever required by bank. Additional features should also be developed as per bank requirement.
- Option for Bulk user creation from Back end and providing Option in Application to retrieve password through SMS/E-mail of such user's.
- Application should be enabled with send/receive notification through GCM (Google cloud Messaging) and SMS.
- Support Multilingual Mobile application for Android OS ( IOS & Window on need basis in Phase 2)
- To support banking product advertisement within the mobile application.
- Monitoring and Maintenance of Crash report and solution for APK uploaded in Play and app store on regular basis.
- Supports customer to set limit/capping on value and volume of fund transfer per day/week/month at application level.
- Notification through an alert (SMS/E-Mail) for system down to administrator/technical team.



- Supports ease to customize menus/icons, disable menus which he would not like to use as per his choice at the application Level.
- Auto upgrade –Provision of alert if new version of application is released. Based on type of criticality of new feature system should force mandatory update or allow to upgrade later.
- Security alert on Registered mobile number on the account of excessive activity in the account (Bank expects an alerts to be sent to customer, it can be either SMS or as push notification)
- Application must provide the feature of alerts of receipt of payments and debit of account.
- BHIM Aadhaar Pay Mobile Application should work on all versions released in last 4 years of following OS like a) Windows b) Android c) IOS. Mobile Application for all platforms should support following communication mode a) GPRS/ CDMA data connection on 2G/3G/4G/LTE b) Wi-Fi
- BHIM Aadhaar Pay Application should support all functionalities related to BHIM Aadhaar Pay as per NPCI specifications published on their website during the contract period from time to time
- The system architecture to support any future integration with BHIM Aadhaar Pay should also be feasible with or without major change. Necessary API and SDKs is required to be shared with the Bank.
- The solution should also include various audit trail report for transaction made using BHIM Aadhaar Pay solution as and when requested by the Bank's internal / external auditor. The vendor is required to conduct code review from any prestigious external agency and submit report. The vendor is required to fill the gap found in the audit report without any cost to Bank before going live.
- The solution to be platform independent and scalable to support growth projections of the Bank during the contract period. Growth projections are as follows
  - On boarding 1.15 Lac merchant till March 2019 and if future target given by NPCI will increase then it is scalable to onboard increased number of merchants
- Solution integrate with different interfaces using standard message protocols like ISO 8583, ISO 20022, Web services, Biz Talk, MQ server, XML based protocols, APIs etc.
- The bidder should have sound knowledge of BHIM Aadhaar transaction flow, ISO 8583 and financial messaging structure and have the capability to implement the solution as per NPCI standards.
- BHIM Aadhaar Pay solution should show the current status of the system in display as below
  - Number of transaction processed from start to current
  - Transactions per second TPS
  - Number of success transaction
  - Number of status unknown transaction

- Number of failed transaction with response code
- Total running time in hours, minutes and seconds
- Status of original and Verification requests for a given transaction
- Business decline transactions for the day/month/year
- Technical decline transactions for the day/month/year
- No of Reversal Processed (Debit & Credit)
- No of Registration Done for the day/month/year
- Profiling , Simulation and Debugging of BHIM Aadhaar Pay Scenario in production by configuring at User Level and/or Service Level
- Additional features of the BHIM Aadhaar Pay solution
  - Enable / Disable on screen log
  - Enable / Disable file log
  - Enable / Disable database log
  - Reset on screen log
  - Quick screen log – should show all transaction messages on screen, should have at least 100 transaction record on screen with limited data with no compromise to security. Option to clear the on screen log should be available to wipe the data as and when required.
  - File Log – All transaction has to be logged in to a flat file with a proper delimiter and in encrypted format.
  - Database log – All transaction has to be logged in to database with all required data.
  - Alert and Notification
    - Notification for System Exception - Connectivity Down , Services Down
    - Configurable Notification for Business Violation and transaction failure
- The log setting should be changed through the configuration manager using a front-end. Any one log should always be available; no transaction should be performed without log. All logs data should be encrypted and stored, only through the front-end tool designed to view the log should be capable of displaying the data, no plain text should be stored in the log.
  - a) Basic Functionalities required :
  - b) Assist Merchant for Self onboarding
  - c) Initial training required for Merchant use of Application
  - d) On field support (where necessary)
  - e) Online Merchant Support.
  - f) Self-registration process by customer
  - g) Enterprise module
  - h) Facility to upload the merchant data for on-boarding at Branch/RO level.
- Facility to create different user groups with different set of rights/permissions.
- The portal support to work on maker and checker concept for any addition,

deletion, modification request made by the authorized users.

- Dashboard Facility should be available for downloading the zone-wise and region-wise data related to merchant transaction and merchant on-boarding
- Time to response to the issues escalated/solution provided.
- Merchant discount rate configuration
- All administrative activities should be properly logged with proper audit trail
- The audit logs should be capable of being used for forensic Evidence.
- Application must provide the feature of alerts of receipt of payments.
- Forget & Reset PIN
- Charges Management/ Incentive configuration
  - a) Managing different types of charges/commissions (switching charges, )
  - b) Incentive Configuration.
  - c) MDR configuration
- The administrative portal should have the capability but not limited to the following
  - a) Blocking application from user's Mobile handset temporarily
  - b) Blocking application from user mobile handset if lost or not in use
  - c) Sending various type alerts for campaign of product features.
  - d) Password management for administrative users
  - e) Approving/registering and de-registering users.
  - f) Creation of user role of multiple entities (ZO/RO/HO).
  - g) Facility to download all the reports related to on-boarding/transaction/incentive payment.
  - h) Version control
  - i) Merchant on-boarding through bulk upload with administrative facility at various level.
  - j) Enterprise module creation and all associated reports for transactions having detailed MIS with scope of customization
  - k) Facility to modify the customer data at various level using administrative controls
- Complaint Management & Dispute Management: This System to have standard call logging, tracking system for resolving the complaints and facility to provide related reports
- The solution to support API/Web services a standard structure allowing bank's IT team to easily understand and integrate with bank system.
- The basic features of API
  - Should have all methods that are required for bank front-end system.
  - Should be XML based protocol for easy integration and cross platform support.
  - Should have security mechanism inbuilt to the system to ensure unauthorized

access to the system is prohibited.

- API/Web services module should have log mechanism to create file, database log to record all activity done through API.
- The log content should give enough information of a transaction, which includes type of transaction, amount, originated front-end type, IP Address, Device ID, User name, Mac ID etc which are all required at time of need.
- Should have encryption / decryption mechanism to accept data in encrypted format, should share the key to the bank for encryption.
- API/Web services should be part of the BHIM Aadhaar Pay solution and should be configurable in same server or different server of bank datacenter.
- Should be capable of handling high transaction volume without compromise to performance.
- The bidder is responsible for co-coordinating with the bank's IT team for integration of the API with the bank front-end system.
- Reconciliation and Settlement
  - The proposed solution to provide a Reconciliation Module for carrying out reconciliation between Bank CBS, BHIM Aadhaar Pay module, NPCI transaction reports and generate a complete list of transactions with status. The list should provide a complete detail of total number of transaction, transaction with unknown status, transaction that is failed, and timeout along with response codes. As a day-to-day process, the reconciliation processes should recon the data and generate the net settlement amount that has to be paid to/by the bank. The proposed solution to provide an interface to upload the raw data files from NPCI to get uploaded to the BHIM Aadhaar Pay reconciliation system. All raw files that are provided by NPCI, CBS has to be uploaded through this system only.
  - Logs should be compared with actual data and also be compared with the NPCI log; this will ensure the integrity of the data. Status of the transaction should be clearly maintained with code and description. Change of status for a transaction should happen only through double verification process, verification process should be through an interface with access credentials.
- Management Information System:
  - The solution is responsible for providing the complete reports/ Dashboard/ Customize Analytical Reports pertaining to BHIM Aadhaar Pay this includes the risk management reports, various analysis reports in data as well as graph representation should be available. All data should be real time, and data till current time should be available.
  - Separate daily Dash Board report for performance monitoring and report for Installation and un- Installation of application.

- All these reports should work with any date range given, the above are some of the basic reports, the bidder has to suggest and provide various other transaction monitoring system.
- With respect to risk, suspicious transaction report based on different parameter set by the Bank like velocity, geographical location, locality etc.

**d. Security Requirement**

1. Security aspects of the application are required to be adhered to the highest standard. No data transfer should take place in plain text. Immediate fixing of any bugs or security lapses encountered at any stage, will be the responsibility of the service provider.
2. Service provider should take Cyber Security insurance to protect any data breach.
3. Solution should be certified by Government agencies of outstanding STQC and CERT In
4. Only STQC certified finger print scanner should be integrated with solution.
5. Solution should include:
  - NOC + Monitoring (24\*7)
  - OS Administration
  - Database Administration
  - Network support.

**e. Pre-requisite Requirement for Compliance**

1. Required Cert-In and NPCI certification proofs to be made available to Bank. All required certifications and application security is the responsibility of service provider.
2. Application shall adhere to all GOI, Regulatory and NPCI / UIDAI standard operating procedures and security requirements from time-to-time.
3. Application should support UIDAI approved Finger Print Scanner devices
4. Security aspects of the application are required to be adhered to the highest standard. No data transfer should take place in plain text. Immediate fixing of any bugs or security lapses encountered at any stage, will be the responsibility of the service provider.
5. Compliance of various audits like ISO 27001:2013, PCI DSS, ISO 27017, ISO 22301, NCIIPC, Cert-In, RBI, GOI guidelines and regulations related to PII etc. should be ensured.
6. Service provider should strictly adhere to the terms of NPCI listed as under:
  - Service provider shall follow the NPCI Policies and procedures
  - Service provide shall provide complete end to end security assessment report conducted by Cert-in empanelled external auditor before going live.

- Service provider shall always remain comply with Aadhaar Act and IT Act
- Service provider has to produce ISO 27001 and PCI-DSS certificates before go live. Recertification shall be conducted as per defined cycle and renewal of the same has be ensured.
- NPCI will carry out either directly or through 3rd party annual assessment of Service provider for this engagement.
- Service provider shall provide unconditional support for any information, logs, etc. as and when required by NPCI / Bank / Regulatory Authorities / Government Agencies and in the event of any fraud, outages to NPCI and Bank.
- Service provider will share copy of agreement with Bank for this arrangement.

#### **B. User Acceptance Testing:**

- The bidder should assign a dedicated team for UAT with BHIM Aadhaar Pay. UAT has to be done at bank premise from where the infrastructure is available; it can be either at Datacenter location of the bank or the banks IT development location/ user department.
- The bidder team should request for all necessary infrastructure 2 to 3 weeks in advance to the bank, so as to give bank required time to create the infrastructure.
- Customization of the application software, if required has to be done by the bidder at no additional cost to the Bank based on the UAT observations and NPCI guidelines.
- Share the project plan and accordingly the team should work to complete the UAT on time.
- Any deviation in the scheduled UAT plan has to be immediately communicated to the bank.
- Bidder team should co-ordinate with the bank IT team whenever required for any input from the bank in regard to UAT.
- Bidder team is responsible for preparing message dumps, logs, error-codes which are required from bank team.
- Team is responsible for two rounds of comfort test and final UAT and sign-off from BHIM Aadhaar Pay UAT team.

#### **C. Onsite Support**

Onsite Support for the solution will be as per the bank's requirement (9 hours official timing) and charges to be provided based on the manpower efforts in 1 shifts per day.

#### **D. Helpdesk Requirement**

Request for Proposal for Supply, Installation, End-to-End Integration & Management of Aadhar Based Payment Solution on OPEX Model



- i. 8 hours, as per bank's working days, online support facility through phone, email and SMS alerts by L1, L2 and L3 onsite/remote staff.
- ii. Escalation process should be in place for unresolved issues.
- iii. The Vendor support staff should be well trained to effectively handle queries raised by the Bank customer/employees, etc
- iv. The Vendor should have ability to generate MIS reports periodically for example: volume of calls / per day, resolution % per day etc.
- v. The Vendor should have proven experience and expertise in providing 8 hours, as per bank's working days help desk support.

#### E. Monitoring and Audit

- Compliance with security best practices may be monitored by periodic computer security audits / Information Security Audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The Vendor must provide the Bank access to various monitoring and performance measurement systems. The Vendor has to remedy all discrepancies observed by the auditors at no additional cost to the Bank.
- For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Vendor. These tools should be a part of the proposed solution.

#### F. Functional scoring sheet: Functional scoring will be evaluated on following criteria as part of Technical evaluation

Sr. No.	Type	Mandatory / Desired	RA	CU	UA	Remarks
1	Capability to Onboarding the merchant through application by opening new account Or mapping existing account	Mandatory				
2	Easy Visibility for Merchant about his account and MIS through application.	Mandatory				
3	Mobile application that supports multiple finger print scanners approved by STQC	Mandatory				
4	Grievance redressal mechanism through mobile application	Mandatory				
5	Auto upgrade –Provision of alert if new version of application is released. Based on type of criticality of new feature system should force mandatory update or allow to upgrade later	Mandatory				

6	BHIM Aadhaar Pay solution should integrate in phases or as per bank need with: <ul style="list-style-type: none"> <li>• UPI</li> <li>• Billing System</li> <li>• SDK</li> <li>• AEPS</li> <li>• E-PDS</li> <li>• SMS Gateway</li> </ul>	Mandatory				
7	Application should work with low bandwidth.	Mandatory				
8	It should not occupy and utilize excess client's Mobile RAM	Desired				
9	Merchant discount rate configuration and incentive payment module	Mandatory				
10	The Merchant application should not work on Jail broken application and Device fingerprint (Device ID / IP address) is captured for each transaction	Mandatory				
11	Dynamic menus: Menus and submenus should be created based on the page -tree	Mandatory				
12	Provision for secure PIN based authentication and support hardware based PIN authentication.	Mandatory				
13	Incase required provision and capability to support external receipt printing using Bluetooth communication [at least 2 models identified by the Bank	Desired				
14	Mobile Apps Statistics, To help the bank for analyzing the popularity of the Mobile Apps and visitors behavior pattern on the Mobile Apps.	Mandatory				
15	Audit Trail: Administrators should have access to log in the backend where he can view from which ever place the Mobile Apps is viewed with daily reports.	Mandatory				
16	Feedback Management , Having some way for merchant to	Mandatory				

	provide feedback on the mobile apps, a quick way to report bugs, and provide suggestions or criticisms					
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Scoring methodology for functional parameters:

Feature Status	Short form	Remarks
Readily Available	RA	The feature is already supported and included in the out-of-the-box solution (3 Marks shall be allotted)
Customization	CU	Can be developed / customized and delivered along with the Solution, prior to implementation at no extra cost. (1 Mark shall be allotted)
Not supported / Unavailable	UA	This capability is neither supported nor available with this Solution. (No Mark shall be allotted)

Requirement weightage: All the features have been divided into “Mandatory” or “Desired”:

- Mandatory: All *Mandatory* items carry a weightage of 2 points
- Desired: All *Desired* items carry a weightage of 1 point

Overall score in the technical scoring sheet is calculated as follows:

Total functional score =  $\sum$  (Parameter wise Functional score<sub>i</sub> \* Requirement weightage<sub>i</sub>)

**G. Technical scoring sheet: Technical scoring will be evaluated on following criteria as part of Technical evaluation**

Sr. No.	Type	Mandatory / Desired	RA	CU	UA	Remarks
1	The bidder should be an OSD for supply of licenses and solution implementation and maintenance support under warranty/AMC/ATS for the solution.	Mandatory				
2	Bidder should have direct support offices with 24*7 support at Mumbai, Baroda, Bengaluru and Hyderabad. In case direct support offices of the bidder is not present in Hyderabad/Mumbai/Baroda and Bengaluru then an undertaking to be provided by the bidder stating that direct support would be provided by the bidder at Hyderabad/Mumbai/Baroda/ Bengaluru.	Mandatory				

	Location of resident resource will be at the discretion of Bank at Mumbai/ Baroda/Bengaluru/Hyderabad					
3	The bidder should be capable of implemented a solution which is a capable of providing Enterprise merchant Model with support to Master Merchant / Sub Merchant / Operators components	Mandatory				
4	The bidder should be capable of implemented a solution which is capable of providing services for e-PDS System. The system architecture to support any future integration with BHIM Aadhaar Pay should also be feasible with or without major change. Necessary API and SDKs is required to be shared with the Bank	Mandatory				
5	The bidder's proposed BHIM Aadhaar Pay should have been audited and certified by Auditors approved by CERT-In and the solution must have been passed through NPCI certification	Mandatory				
6	Support Multilingual Mobile application for all platform IOS, Window, android etc	Mandatory				
7	Monitoring and Maintenance of Crash report and solution for APK uploaded in Play and app store on regular basis.	Mandatory				
8	Security alert on Registered mobile number on the account of excessive activity in the account(Bank expects an alerts to be sent to customer, it can be either SMS or as push notification).Application must provide the feature of alerts of receipt of payments and debit of account	Mandatory				
9	The bidder should have sound knowledge of BHIM Aadhaar	Mandatory				

	transaction flow, ISO 8583, API based transaction and financial messaging structure and have the capability to implement the solution as per NPCI/UIDAI standards					
10	The proposed solution to provide a reconciliation module for carrying out reconciliation between Bank CBS, BHIM Aadhaar Pay module, NPCI transaction reports and generate a complete list of transactions with status.	Mandatory				
11	The solution should be implemented at Bank's Data Centre and Disaster Recovery Centre and should have a separate test set up	Mandatory				
12	Solution should be capable of adopting any future regulatory requirement and any new additional functionalities.	Mandatory				
13	Resolution of consolidated application queries such as log analysis, defect fixes. Facility support for dispute resolution in transaction reconciliation through provision of electronic journal logs	Mandatory				
14	Solution should have a provision of doing test and deploy code changes to production	Mandatory				
15	BHIM Aadhaar Pay Mobile Application should work on all versions released in last 4 years of OS Android. In future application should work on IOS and Windows	Mandatory				
16	The solution should also include various audit trail report for transaction made using BHIM Aadhaar Pay solution as and when requested by the Bank's internal / external auditor. The vendor is required to conduct code review from any prestigious	Mandatory				

	external agency and submit report. The vendor is required to fill the gap found in the audit report without any cost to Bank before going live.					
17	Bidders responsibility to provide end to end support for troubleshooting in consultation with NPCI/UIDAI/Biometric vendor	Mandatory				
18	Bidder should provide admin portal accessible by multiple entities (ZO/RO/HO) structure for: a) Merchant on-boarding through Bulk upload. b) Provision to download various reports related to on-boarding/transaction To have facility of administration for portal access at various levels	Mandatory				

Scoring methodology for technical parameters:

Feature Status	Short form	Remarks
Readily Available	RA	The feature is already supported and included in the out-of-the-box solution (3 Marks shall be allotted)
Customization	CU	Can be developed / customized and delivered along with the Solution, prior to implementation at no extra cost. (1 Mark shall be allotted)
Not supported / Unavailable	UA	This capability is neither supported nor available with this Solution. (No Mark shall be allotted)

Requirement weightage: All the features have been divided into “Mandatory” or “Desired”:

- Mandatory: All *Mandatory* items carry a weightage of 2 points
- Desired: All *desired* items carry a weightage of 1 point

Overall score in the technical scoring sheet is calculated as follows:

Total technical score =  $\sum$  (Parameter wise technical score<sub>i</sub> \* Requirement weightage<sub>i</sub>)

Please Note – During Demonstration if any of the required features are not demonstrated but the same feature has been mentioned as “Readily Available (RA)” as part of Technical Scoring Sheet then the same shall be changed to “No Marks (Not Supported / Unavailable)” in the Functional and Technical Scoring Sheet.



## Annexure 12–Service Levels

The Bank shall make payment for these services as per terms. 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 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.
- ▶ The Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner.
- ▶ If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.
- ▶ Bank may impose penalty to the extent of damage to its any equipment, if the damage was due to the actions directly attributable to the staff of Bidder

Vendor will have to guarantee a minimum uptime of 98%, calculated on a quarterly basis. Application availability will be 98% 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 quarterly basis.

**Total Available Time** – 24hrsper 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 >= 98.0%	No Penalty
>=97.0% to <98.0%	10% of amount payable for the quarter
>=96.0% to <97.0%	20% of amount payable for the quarter
>=95.0% to <96.00%	30% of amount payable for the quarter
<95.00%	40% of amount payable for the quarter or termination of the contract in case the Uptime remains less than 95% for 2 consecutive quarters.

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.

### **SLA for Implementation:**

- The Selected bidder has to On-Board Merchant within 1 days in case of Metro/Urban areas, 2 days in case of semi urban areas and 3 days in case of rural areas after getting installation approval from the Bank.

- The Selected bidder shall be charged penalty for not adhering to the time schedule of delivery/installation/make Merchant operational at the rate of Rs. 100/- per day.
- Penalties at the rate of Rs 50 per day per device will be levied on selected bidder in case the Finger Print Device is not working for more than 24 hours in metro and urban areas, more than 48 hours in a semi-urban and 72 hours rural area. These penalties will be applicable if terminal is not working because of any reason attributable to the service provider / bidder which could, inter-alia, include malfunctioning of the Device, non-operation of Server of the service provider, or due to deficiency or non-availability of services as stated in the scope of work. The Service Provider may provide temporary equivalent replacement as a workable solution to avoid the above penalty.

**Annexure 13–Masked Commercial Bid**

S. No	Cost head	OTC (One Time Cost)	Year 1 AMT	Year 2 AMT	Year 3 AMT	Year 4 AMT	Year 5 AMT	Total AMT
1	Charges per Transaction - Customer or Merchant initiated - (Push –Pull) (including switching fee or any other cost) *	X	0.00	0.00	0.00	0.00	0.00	0.00
2	Implementation cost**	0.00	X	X	X	X	X	0.00
3	Migration charges**	0.00	X	X	X	X	X	0.00
4	Onsite Support Charges***	X	0.00	0.00	0.00	0.00	0.00	0.00
5	Cost of any future customization which is not part of the RFP****	X	0.00	0.00	0.00	0.00	0.00	0.00
6	Any other charges*****	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Cost of Ownership (TCO)</b>								<b>0.00</b>

**Note**

- \* Charges per Transaction -Customer or Merchant initiated - (Push –Pull) (including switching fee or any other cost) - Price Evaluation will be based on Annual Fee quoted by the Bidder for an estimation of 1,00,000 transaction per Months. The Quantity mentioned here is approximate and Bank reserves the right to alter the quantity as per its requirement. In the case of additional requirements desired by the Bank during 5 years from the date of purchase order, over and above the quantity mentioned in this RFP the rates will remain valid. Payment will be made at per transaction charges for actual number of Transaction.
- \*\* Migration of data from existing system to the new system is to be carried out as part of implementation cost.
- \*\*\* Onsite Support for the solution will be 24x7 and charges to be provided based on the manpower efforts in 3 shifts per day. The Bank has discretion to avail onsite support services and number of support engineers at person day cost given. However, for the TCO purpose 3 person day (3 shift x 1 person) x 365 for each year will be considered. (e.g. In case Bank requires only one person then the cost considered for that person will be Onsite Support Cost provided by the bidder in their commercial divided by 3)
- \*\*\*\* The TCO price quoted by the bidder should be inclusive of the cost of customization for the features which are stated as Customization required by the bidder.
- \*\*\*\*\* Details to be provided for any commercial provided against “Any Other Charges.

- f. The prices quoted by the bidder shall be all inclusive, that is, inclusive of all taxes, duties, levies etc. except **Goods and services Tax** which will be paid extra.
- g. 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.
- h. 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.
- i. 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.
- j. All Deliverables to be supplied as per RFP requirements provided in the tender
- k. The Service Charges need to include all services and other requirement as mentioned in the RFP
- l. 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
- m. All prices should be in Indian Rupee (INR) only. Bank will deduct applicable TDS, if any, as per the law of the land

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

**Annexure 14–Commercial Bid**

S. No	Cost head	OTC (One Time Cost)	Year 1 AMT	Year 2 AMT	Year 3 AMT	Year 4 AMT	Year 5 AMT	Total AMT
1	Charges per Transaction - Customer or Merchant initiated - (Push –Pull) (including switching fee or any other cost) *	X	0.00	0.00	0.00	0.00	0.00	0.00
2	Implementation cost**	0.00	X	X	X	X	X	0.00
3	Migration charges**	0.00	X	X	X	X	X	0.00
4	Onsite Support Charges***	X	0.00	0.00	0.00	0.00	0.00	0.00
5	Cost of any future customization which is not part of the RFP****	X	0.00	0.00	0.00	0.00	0.00	0.00
6	Any other charges*****	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Cost of Ownership (TCO)</b>								<b>0.00</b>

**Note**

- a. \* Charges per Transaction -Customer or Merchant initiated - (Push –Pull) (including switching fee or any other cost) - Price Evaluation will be based on Annual Fee quoted by the Bidder for an estimation of 1,00,000 transaction per Months. The Quantity mentioned here is approximate and Bank reserves the right to alter the quantity as per its requirement. In the case of additional requirements desired by the Bank during 5 years from the date of purchase order, over and above the quantity mentioned in this RFP the rates will remain valid. Payment will be made at per transaction charges for actual number of Transaction.
- b. \*\* Migration of data from existing system to the new system is to be carried out as part of implementation cost.
- c. \*\*\* Onsite Support for the solution will be 24x7 and charges to be provided based on the manpower efforts in 3 shifts per day. The Bank has discretion to avail onsite support services and number of support engineers at person day cost given. However, for the TCO purpose 3 person day (3 shift x 1 person) x 365 for each year will be considered. (e.g. In case Bank requires only one person then the cost considered for that person will be Onsite Support Cost provided by the bidder in their commercial divided by 3)
- d. \*\*\*\* The TCO price quoted by the bidder should be inclusive of the cost of customization for the features which are stated as Customization required by the bidder.
- e. \*\*\*\*\* Details to be provided for any commercial provided against “Any Other Charges.

- f. The prices quoted by the bidder shall be all inclusive, that is, inclusive of all taxes, duties, levies etc. except Goods and services Tax which will be paid extra.
- g. 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.
- h. 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.
- i. 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.
- j. All Deliverables to be supplied as per RFP requirements provided in the tender
- k. The Service Charges need to include all services and other requirement as mentioned in the RFP
- l. 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
- m. All prices should be in Indian Rupee (INR) only. Bank will deduct applicable TDS, if any, as per the law of the land

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 in India 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 its ..... Office at ..... and a branch inter alia at..... India have agreed to issue the BANK GUARANTEE.

THEREFORE, WE, (name of Bank and its 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 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 uncanceled 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

## **Annexure 16 – Integrity Pact**

### **PRE CONTRACT INTEGRITY PACT**

#### **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 Banking Companies (Acquisitions and Transfer of Undertakings) Act, 1970 having its head office at Mandvi Baroda, and its corporate office at Baroda Corporate Centre, C-26, G-Block, BandraKurla Complex, Bandra East, Mumbai-400051 (hereinafter called the "BUYER", which expression shall mean and include, unless the context otherwise requires, his successors in office and assigns) of the First Part and M/s \_\_\_\_\_ represented by Shri \_\_\_\_\_, Chief Executive Officer (hereinafter called the "BIDDER/Seller" which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes to procure (Name of the Stores/Equipment/Item/Services) and the BIDDER/Seller is willing to offer/has offered the said stores/equipment/item/services and

WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Public Sector Undertaking performing its functions on behalf of the President of India.

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

Enabling the BUYER to obtain the desired said stores/equipment at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form, by its officials by following transparent procedures.

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

#### **Commitments of the BUYER**

- 1.1 The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 1.2 The BUYER will, during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.
- 1.3 All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.

- 1.4 In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

### **Commitments of BIDDERS**

- 2 The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-
- 2.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 2.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or forbearing to show favour or disfavor to any person in relation to the contract or any other contract with the Government.
- 2.3 BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
- 2.4 BIDDERS shall disclose the payments to be made by them to agents/brokers or any other intermediary, in connection with this bid/contract.
- 2.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/integrator/authorised government sponsored export entity and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 2.6 The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payments he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
- 2.7 The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
- 2.8 The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
- 2.9 The BIDDER shall not use improperly, for purposes of competition or personal gain, or



pass on to others, any information - provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.

- 2.10 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 2.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 2.12 If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be closed by the BIDDER at the time of filing of tender. The term 'relative' for this purpose would be as defined in Section 6 of the Companies Act 1956.
- 2.13 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

### **3 Previous Transgression**

- 3.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.
- 3.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

### **4 Earnest Money (Security Deposit)**

- 4.1 While submitting commercial bid, the BIDDER shall deposit an amount (shall be specified in RFP) as Earnest Money/Security Deposit, with the BUYER through any of the following instruments:
- (i) Bank Draft or a Pay Order in favour of Bank of Baroda
  - (ii) A confirmed guarantee by an Indian Nationalized Bank other than Bank of Baroda, promising payment of the guaranteed sum to the BUYER on demand within three working days without any demur whatsoever and without seeking any reasons whatsoever. The demand for payment by the BUYER shall be treated as conclusive proof of payment.
  - (iii) Any other mode or through any other instrument (to be specified in the RFP).
- 4.2 The Earnest Money/Security Deposit shall be valid upto a period of 8 Months or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.
- 4.3 In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- 4.4 No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security



Deposit for the period of its currency.

## **5 Sanctions for Violations**

- 5.1 Any breach of the aforesaid provisions by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:-
- 5.1.1 To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.
- 5.1.2 The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- 5.1.3 To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
- 5.1.4 To recover all sums already paid by the BUYER, and in case of an Indian BIDDER with interest thereon at 2% higher than the prevailing Base Rate of Bank of Baroda, while in case of a BIDDER from a country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the BUYER in connection with any other contract for any other stores, such outstanding payment could also be utilised to recover the aforesaid sum and interest.
- 5.1.5 To encash the advance bank guarantee and performance bond / warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- 5.1.6 To cancel all or any other Contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/ rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER.
- 5.1.7 To debar the BIDDER from participating in future bidding processes of the Government of India for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- 5.1.8 To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
- 5.1.9 In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened.
- 5.1.10 Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- 5.2 The BUYER will be entitled to take all or any of the actions mentioned at para 6.1(i) to (x) of this Pact also on the Commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.
- 5.3 The decision of the BUYER to the effect that a breach of the provisions of this Pact has been committed by the BIDDER shall be final and conclusive on the BIDDER . However, the BIDDER can approach the Independent Monitor(s) appointed for the purposes of this Pact.

## **6 Fall Clause**

The BIDDER undertakes that it has not supplied /is not supplying similar product/systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/ Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

The BIDDER undertakes that it has not supplied /is not supplying similar (in quantity) product / systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry /Department of the Government of India or PSU and if it is found at any stage that similar (in quantity) product / systems or sub systems was supplied by the BIDDER to any other Ministry /Department of the Government of India or a PSU at a lower price within a period of one year before and after bid submission date, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

## **7 Independent Monitors**

- 7.1 The BUYER has appointed Independent External Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission. Name: Mr. Shirish Balakrishna Agarkar (email id: [agarkar.bob1@gmail.com](mailto:agarkar.bob1@gmail.com) )
- 7.2 The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.
- 7.3 The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.
- 7.4 Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.
- 7.5 As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.
- 7.6 The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.
- 7.7 The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings.
- 7.8 The Monitor will submit a written report to the designated Authority of BUYER/Secretary in the Department/ within 8 to 10 weeks from the date of reference or intimation to him by the BUYER I BIDDER and, should the occasion arise, submit proposals for correcting problematic situations.

## **8 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.

## 9 Law and Place of Jurisdiction

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

## 10 Other Legal Actions

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

## 11 Validity

The validity of this Integrity Pact shall be from date of its signing and extend upto 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

Should one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

12. The parties hereby sign this Integrity Pact at \_\_\_\_\_ on \_\_\_\_\_

BUYER

BIDDER

Name of the Officer:

Chief Executive Officer

Designation:

Department:

Witness

Witness

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

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

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

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