

**Request for Expression of Interest (EOI)
for
Printing, Personalisation & Supply of Welcome kit and
associated Logistics / Administration**

**EOI Reference No. – 01/17-18
Date – 6th April 2017**

**Bank of Baroda
Digital Banking Department
7th Floor, Baroda Sun Tower
C-26, Block, Bandra Kurla Complex
Bandra (East),
Mumbai - 400051.**

Important Dates:

1	Issuance of EOI Document by Bank	06.04.2017
2	Advertisement in the Newspaper	06.04.2017
3	Last Date of Submission of Applications	27.04.2017 by 3 PM
4	Opening of Applications	27.04.2017 at 5 PM
5	Presentation by shortlisted Agencies / Institutes	28.04.2017 to 02.05.2017
6	Communication to the short-listed applicants by	04.05.2017

Important definitions / clarifications:

- “Bank” means Bank of Baroda (international operations included)
- “BCC” means Baroda Corporate Centre
- “Recipient”, “Respondent” and “Applicant” means respondent to the EOI document.
- “EOI” means this Expression of Interest document
- Words “Selected Applicant” means the applicant who is shortlisted after completion of the entire process of evaluation, as defined under this EOI.

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

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1. Disclaimer:

Bank of Baroda invites Expression of Interest (**EOI**) from agencies/ institutions (**Applicants**) wishing to be considered for short listing for participating in bidding process of Printing, Personalisation, Supply of Welcome kit and associated Logistics / Administration for the Bank, hereinafter referred to as the **solution**.

The EOI document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the solution.

Please note that, this is the first stage of a multi-stage process. The objective of this Request for EOI is to identify and consider eligible applicants who are interested in providing the proposed solution and have suitable capacity, capability and experience.

Also, since this is not a Request for Proposal (RFP), commercials are not required to be submitted at this stage.

1.01 Information Provided

The EOI 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 EOI 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 EOI document.

1.02 Costs Borne by Applicant

All costs and expenses (whether in terms of time or money) incurred by the Applicant 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 Applicant.

1.03 Applicants' Obligation to Inform Itself

It is the Applicant's responsibility to conduct necessary investigation / analysis regarding any information contained in the EOI document and the meaning and impact of that information.

1.04 Acceptance of Terms

Applicant shall, by responding to the Bank with a submission, be deemed to have accepted the terms of this document in totality without any condition whatsoever.

1.05 No Legal Relationship

No binding legal relationship shall exist between any of the Applicant and the Bank until execution of a contract.

2. Introduction:

Bank of Baroda is one of the largest Public Sector Banks in India and has international operations in 24 other countries. In India, the Bank consists of a branch network of 5500+ branches. Bank of Baroda is known as India's International Bank and has a reputation of being at the forefront in the usage of technologies. While Bank has a vast network of Branches, Bank's operations are fully automated and the customers of the Bank are availing various alternate channels of delivery.

Bank has decided to provide Welcome Kit to customers in order to provide better experience. As part of this plan, Bank wishes to engage vendor/s for Printing, Personalisation & Supply of Welcome Kit and its day to day Management / Logistics / Administration as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

3. Background:

Bank of Baroda has recently started issuance of Welcome Kit on POC basis. Bank's existing Welcome Kit is containing following items –

- One non personalized EMV/Chip Debit Card
- One non personalized Cheque book of 5 leaves
- Magnetic stripe Passbooks for use in Self Service Passbook Printer
- Instructions to generate Green PIN for debit card, Login-ID for net banking and registration process for mobile banking.
- Leaflets, BCBSI and Terms and Condition booklet

Bank now wants to roll out the Welcome Kit facility to all its Domestic & selected International branches with following major changes in above items –

- Cheque book would be of 5/10/15 leave. Debit card & passbooks would be supplied by bank / its authorized agencies to the selected bidder of this contract for stuffing in welcome kit for the customers.
- Bank would also require capability of printing and providing personalized kit on demand basis.
- The data file exchange would be automatic through an interface between selected vendor and bank. The selected bidder will provide the interface and integrate it with Bank's system.

4. Evaluation Process:

Bidders are required to submit the Expression of Interest (EOI) in sealed envelope superscripted as **<Expression of Interest –Welcome Kit>**

Sealed envelope containing complete set of hard copy of EOI and a soft copy thereof (in a CD/DVD) should be submitted by Post or dropped at the following address:

The General Manager
Digital Banking & Fintech
7th Floor, Baroda Sun Tower,
Bank of Baroda
Bandra Kurla Complex,
Bandra East Mumbai - 400051, India

The bidders are shortlisted on the basis of -

- Compliance of eligibility criteria as set out in **Annexure-'A'** based on the supporting document submitted to Bank
- Presentation of solution confirming compliance of scope of work defined in **Annexure-'B'**
- Quality of the "Welcome Kit" supplied to other Banks / financial institution by the bidder.
- Confirmation received from applicant toward adherence of all terms and conditions mentioned in this EOI document.

5. Applicant's Eligibility Criteria:

This process is open to all applicants who fulfil the eligibility criteria as set out in **Annexure- 'A'** of this document. The applicants should furnish information on the lines of Annexure-A in their EOI proposal.

6. Scope of Work:

The applicant should describe how their solution will fulfil the requirement as desired in **Annexure 'B'** of this document. The applicants should furnish information on the lines of Annexure-B in their EOI proposal.

7. Process before submission of EOIs:

i. Queries/clarifications on Request for EOI document:

The applicants requiring any clarification on this document should submit their written queries on or before 15.04.2016 5PM to:

Name	Mrs Aneet Kaur
Designation	Senior Manager
Contact no.	022-66983261
Email ID	elobby.digital@bankofbaroda.com

ii. **Modification in Request for EOI Document:** At any time prior to the deadline for submission of EOIs, Bank may modify any part of this document. Such change(s) if any may be in the form of an addendum/corrigendum and will be uploaded in Bank's website - <https://www.bankofbaroda.com>. All such change(s) will automatically become part of this Request for EOI and binding on all applicants. Interested applicants are advised to regularly refer the Bank's URLs mentioned above.

iii. **Extension of date of submission of EOIs:** Request for extension of date for submission of EOIs will not be entertained. However, the Bank at its discretion may extend the deadline in order to allow prospective applicants a reasonable time to take the amendment/changes, if any into account.

8. Format and Signing of EOI:

i. The applicant should prepare EOI strictly as desired in this Request for EOI document.

- EOI should be typed and submitted on A4 size paper, spirally and securely bound and with all pages therein in serial order.
- All pages of the EOI should be signed by the authorized person(s) of the company/firm. Any interlineations, erases or overwriting shall be valid only if the person(s) signing the EOI authenticates them.
- The EOI should bear the rubber stamp of the applicant on each page except for the un-amendable printed literature. Contact detail of the authorized signatory and an authorized contact person on behalf of the applicant is to be provided as under:-

Particulars	Authorized signatory for signing the EOI	Authorized contact person
Name		
Designation		
Email ID		
Landline		
Mobile no.		
Fax No.		
Address		

- ii. The applicants should demonstrate that they meet all parameters given in **Annexure-‘A’** and **Annexure ‘B’** of Request for EOI.
- iii. In case any discrepancy is observed between hard and soft copy, the hard copy will be considered as the base document.
- iv. Decision of bank would be final and abiding to all bidders / prospective bidders.

9. Last Date for submission of EOI:

The last date for submission of EOI is mentioned on the first page and the same is to be strictly adhered. In case the designated day happens to be a holiday; the next working day will be deemed as the last date for submission of EOI.

10. Process after submission of EOIs:

- All EOIs received by the designated date and time will be examined by the Bank to determine if they meet criteria/terms and conditions mentioned in this document including its subsequent amendment(s), if any and whether EOIs are complete in all respect.
- On scrutiny, the EOIs found NOT adhering to desired format/illegible/incomplete/not containing clear information, in view of the Bank, or failing to fulfill the relevant requirements will be rejected and further evaluation would not be carried out.
- Bank of Baroda reserves the right, at any time, to waive any of the requirements of this Request for EOI document if it is deemed in the interest of the Bank.
- If deemed necessary, the Bank may seek clarifications on any aspect of EOI from the applicant. If a written response is requested, it must be provided within 7 days. The response received beyond the timeline, if any will not be considered. However, that would not entitle the applicant to change or cause any change in the material of their EOI document already submitted. Bank may also make enquiries to establish the past performance of the applicants in respect of similar work. All information submitted in the application or obtained subsequently will be treated as confidential.
- After examining the EOI, some or all of the applicants will be asked to submit the “Welcome Kit” supplied by them to public sector banks / private sector banks, make presentation of their solution, and demonstrate their ability to service the requirements stated in this EOI.
- Bank may shortlist applicants who fulfill the eligibility criteria, have solution as per the requirement of the Bank and are agreeing to abide by the terms and conditions of the Bank. The decision of Bank will be final and abiding to all bidders.
- Bank will issue a Request for Proposal (RFP) to shortlisted (after completion of EOI process) applicants for inviting technical and commercial bids for next stage. However, please note that short listing of applicants should not consider this as a contract for the proposed work.
- Applicants will be advised about short listing of their EOIs or otherwise. However, applicants will not be provided any details of evaluation process which will be primarily dependent on their documents, past performance, capability and adherence to all the terms and conditions specified by Bank in this EOI / RFP.
- Nothing contained in this EOI shall impair the Bank’s Right to issue ‘Open Tender’ for the proposed solution.

11. General Terms & Conditions:

a. Terms of application:

Lodgement of an EOI is evidence of an applicant’s consent to comply with the terms and condition of Request for EOI process and subsequent bidding process. If an applicant fails to comply with any of the terms, its EOI may be summarily rejected.

ii. Adherence to Terms and Conditions:

The applicants who wish to submit responses to this EOI should note that they should abide (in true intent and spirit) by all the terms and conditions contained in the EOI. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

iii. Execution of EOI:

Applicants shall be deemed to have:

- a) Examined the Request for EOI document and its subsequent changes, if any for the purpose of responding to it.
 - b) Examined all circumstances and contingencies, having an effect on their EOI application gather other necessary information before submitting EOI.
 - c) Satisfied themselves as to the correctness and sufficiency of their EOI applications and if any discrepancy, error or omission noticed in the EOI, the applicant shall notify the Bank in writing on or before the end date/time.
- iv. Wilful misrepresentation of any fact in the EOI will lead to the disqualification of the applicant without prejudice to other actions that the Bank may take. The EOI and the accompanying documents will become property of Bank. The applicants shall be deemed to license, and grant all rights to the Bank, to reproduce the whole or any portion of their product/solution for the purpose of evaluation, for its understanding and evaluation of contents for EOI process.
- v. Bank of Baroda reserves the right to accept or reject any or all EOIs received without assigning any reason whatsoever. Bank's decision in this regard will be final.
- vi. Any effort on the part of applicant to influence evaluation process may result in rejection of the EOI.
- vii. Bank of Baroda is not responsible for non-receipt of EOIs within the specified date and time due to any reason including postal delays, holidays in between etc.
- viii. Bank of Baroda reserves the right to verify the validity of information provided in the EOIs and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of EOI or even after award of contract.
- ix. Applicants must advise the Bank immediately in writing of any material change to the information contained in the EOI application, including any substantial change in their ownership or their financial or technical capacity.
- x. Copies of relevant documents must be submitted. For successful applicants, this requirement applies until a contract is awarded.
- x. Shortlisted applicants must not advertise or publish the same in any form without the prior written consent of Bank of Baroda.
- xi. Brief overview of the proposed procurement/scope of work given in this document may be further elaborated, viz., more details may be included in the Request for Proposal (RFP) document to be issued as a result of evaluation process of EOIs.
- xii. Bank of Baroda shall have the right to cancel the EOI process itself at any time, without incurring any liabilities to the affected Applicants. Reasons for cancellation, will be determined by Bank of Baroda in its sole discretion.

Annexure A: Eligibility Criteria

1. Must be an IBA approved Security Form Printer. (Certificate given by IBA should be valid and required to be submitted).
2. Must have experience of printing Security Forms at least -5- years & PCBs printing for -3- years and have never been black listed by any bank. (Certificate/Copy of order given by respective Banks).
3. The bidder should be profit making institution for last 2 financial years (i.e. 2014-15 and 2015-16) with a positive networth. A copy of audited balance sheets and profit & loss for the financial years 2014-15 and 2015-16 must be submitted with the EOI.
4. The bidder should be empanelled security printer of our Bank for printing of CTS personalized / non personalized cheque book as on the date of submission of EOI. Clear documentary proof issued by our Bank in this regards is required to be submitted with the EOI.
5. The bidder having experience of Welcome Kit printing and supply will be preferred by the Bank. Clear documentary proof relating to execution of the order is to be submitted with the EOI.
6. The bidders should be capable of printing, supplying and personalizing minimum 20,000 Welcome Kits every day.
7. The bidder should have capacity to scale up production if required by Bank within a short period of time.
8. The bidder should be capable of supplying initial welcome kit to all domestic branches/offices of the bank within 45 days from the date of placement of order.
9. The bidder should not have been black-listed/ barred / disqualified by any regulator/ statutory body or bank/ organization during last 3 years. Declaration to this effect to be submitted on Company's letter head.

Bidder must comply with all the eligibility criteria. Non-compliance of any of the criteria will result in rejection of the offer. Attested photocopies of relevant documents / certificates/ proof of experience etc. should be submitted as support of the claims made. Bank reserves the right to verify / evaluate the claims made by the bidder independently.

Annexure B: Scope of Work

- Vendor is required to Print, Personalize the Welcome Kit containing following items as per the details provided by Bank –
 - One personalized / non personalized EMV/Chip Debit Card *
 - One personalized / non personalized Cheque book of 5/10/15 leaves
 - Magnetic stripe Passbooks for use in Self Service Passbook Printer *
 - Instruction sheets to generate Green PIN for debit card, registration process for net banking and mobile banking.
 - Debit Card PIN if customer is not eligible for green PIN or not want to generate green pin. *
 - Other product leaflets/guidelines, BCBSI code and Terms and Condition booklet
 - Envelop with the unique reference number / account number
 - Any other promotion material

*Debit card, PIN mailer and magnetic stripe passbooks would be supplied by bank / its authorized agencies to the “Welcome Kit” vendor for inserting in welcome kit.

- Bank on its discretion opt for personalization, printing and supply of Debit card from “Welcome Kit” vendor if the vendor is a VISA, MasterCard and NPCI certified EMV card processing bureau and capable of providing personalized / non personalized EMV/Chip Debit Card as per the scope of work mentioned in EOI/RFP and add value to the process.
- Vendor is required to adhere the guidelines / security features of the Debit Card / Cheque Book advised by the Bank / Regulatory agency time to time.
- Vendor is required to create the Welcome Kit in Bank’s premises (preferably any two sites preferably from Baroda, Ahmedabad or Gandhi Nagar) and supply it to Bank’s Domestic and selected International branches. Bank on its discretion may opt for preparation and supply of Welcome Kit from vendor’s premises if it serve the purpose and add value in the process.
- Bank on its sole discretion either appoint any courier / postal agency for the delivery of the Welcome Kit to branches or use of the services of the vendor for the same. Personalized kit may be dispatched / delivered to the customer address directly as per decision of the bank. The rate for supply of kits to branches / customer will be different. In any cases the coordination with postal / courier agency and monitoring of Welcome Kit supply will be handled by the Vendor.
- Vendor is required to arrange the external audit / certification of the process & facility and submit the report to Bank. Bank’s audit teams also conduct the audit of the facility. Vendor is also required to fill the gaps found in the Audit without any cost to Bank.
- Vendor is required to monitor the quantity and quality of kits. They will also have to monitor the availability of kits at branches and ensure that at least 1 month stock is always available at branches. Vendor to provide inventory dashboard and relevant reports to Bank.
- The quality of welcome kit items will be determined based on the design, paper quality, quality of printing, gumming/ pasting, durability, overall look and feel etc.
- Vendor is required to provide web based portal for Bank branches / offices for lodging / raising / monitoring the complaint/requirement. Besides this the web portal will also provide the customized report about kit usage/status.

- Vendor may be required to provide different type of Welcome Kit to different customer segments /branches / geography of the Bank, which will contain all / some of the items mentioned above or some additional items which are not mentioned above. Like for some branches Magnetic stripe passbooks will not be part of the kit, in some branches the Welcome Kit will be printed in Regional language also and in some cases customers design / content of the kit will be different. Cost of the different type of Welcome Kit will be different and based on the items supplied through the Welcome Kit.
- Contents / creative of different type of Welcome Kit will be provided by the Bank.
- Bank will share the requirement of the kits for different branches / segments to selected vendor from time to time and vendor is required to supply the kits within the TAT.