

[A] Important Dates:

5	Last Date of Submission of RFP Response (Closing Date)	3:00 PM on 24 th July 2020 Mode: Online URL: https://bobtenders.abcprocure.com
6	Eligibility Cum Technical Bid Opening Date	3:30 PM on 24 th July 2020 Mode: Online URL: https://bobtenders.abcprocure.com

Revised Technical Criteria

S.No.	Criteria	Total Marks
1.	No. of Implementation of proposed Video KYC Solution in Bank or financial institutions in India in last 3 years (from RFP Submission date) for KYC purpose of opening Asset / Liability Accounts. (For Each Implementation 5 marks will be awarded. 3 additional marks will be awarded if the implementation is done in Bank) (Max 2 reference)**	16 (Max)
2.	Technical & Functional Specification Compliance as per scoring sheet in Annexure -9 Scope of Work	40
	Technical Presentation on Proposed Solution by the Bidder: Technical presentation will be evaluated on the following parameters: 1. Proposed Solution 2. IT architecture, approach and methodology 3. Project Governance 4. Future scalability 5. Security Aspects 6. Solution's ORC & Face matching Technique 7. Solution's Liveliness Check capabilities	28
4.	Product Demonstration: Demonstration of in-depth understanding of the Bank's project technical and functional requirements. Major Criteria for demonstration (but not limited to) given in Annexure 9. In case Bank during this demonstration feels that any of the feature is not available and needs to be customized then no marks shall be allotted and if customization is not required and the feature is readily available then mark shall be allotted.	16
Total Marks		100

****Copies of Work order / client reference should be provided.**

Addendum to following Annexure

1. Annexure 02-Eligibility Criteria
2. Annexure 09 -Scope of Work

All other Terms & Conditions are same as per our RFP no.: BCC:IT:PROC:112:29 dated 25th June 2020 for Supply, Implement and Maintenance of Video KYC Solution.

Annexure 02 - Eligibility Criteria

Eligibility Criteria Compliance to be directly met by the Vendor and OEM

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
A	General		
1	Vendor must be a Government Organization / PSU / PSE / partnership firm / LLP or private / public limited company in India for last 4 years .		Documentary Proof to be attached (Certificate of Incorporation)
2	Vendor must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) since 1 st April 2020 till date.		Letter of confirmation from Vendor.
3	The Vendor 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 Vendor.
4	The Vendor to provide an undertaking on his letter head that all the functional and technical requirements highlighted as part of Technical Scope are covered in totality in the proposal submitted by the Vendor.		Letter of confirmation from Vendor.
B	Financial		
1	The Vendor must have registered a turnover of Rs. 5 Crores or above in each year during the last three completed financial years –2017-18, 2018-19 and 2019-20* (Not inclusive of the turnover of associate companies). * If 2019-20 Financial Statements of any bidder is unaudited then Bank would consider the Audited Financial Statements of 2016-17 along with an undertaking letter		Audited Financial statements for the financial years. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification. * If 2019-20 Financial Statements of any bidder is unaudited then Bank would consider the Audited Financial Statements of

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
	<p>from the bidder that the 2019-20 Statements are not audited.</p> <p>For MSME / Start-Ups below mentioned turnover is applicable subject to valid MSME certificate.</p> <p>The Vendor must have registered a turnover of Rs. 1 crore or above in each year during the last two completed financial years – 2018-19 and 2019-20** (Not inclusive of the turnover of associate companies).</p>		<p>2016-17 along with an undertaking letter from the bidder that the 2018-19 Statements are not audited.</p> <p>** If 2019-20 Financial Statements of any bidder is unaudited then Bank would consider the Audited Financial Statements of 2017-18 along with an undertaking letter from the bidder that the 2019-20 Statements are not audited.</p>
2	<p>The Vendor must be Net profit making entity continuously for the last three years that is financial years – 2017-18, 2018-19 and 2019-20*.</p> <p>OR</p> <p>The Vendor must have a positive net worth** of Rs. 4 Cr in each of the last two financial years 2018-19 and 2019-20***.</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.</p> <p>Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.</p> <p>* If 2019-20 Financial Statements of any bidder is unaudited then Bank would consider the Audited Financial Statements of 2016-17 along with an undertaking letter from the bidder that the 2018-19 Statements are not audited.</p> <p>*** If 2019-20 Financial Statements of any bidder is unaudited then Bank would consider the Audited Financial Statements of 2017-18 along with an undertaking letter from the bidder that the 2019-20 Statements are not audited.</p>
C	Technical		

S. No	Eligibility Criteria	Complied (Yes/No)	Supporting Required
1	The Vendor should be Original Software Developer or Authorized Partner of OSD for Supply Implement and Support Video KYC Solution.		Letter of confirmation from OSD & Bidder need to be submitted.
2	The Bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the solution.		Letter of confirmation from OSD need to be submitted.
3	If OSD is bidding directly they cannot submit another bid with any Bidder.		Letter of confirmation from OSD in case if OSD is bidding directly
4	One Bidder can bid only with one OSD and similarly one OSD can bid with only one Bidder		Letter of confirmation from the Bidder and OSD
D	Solution Capability & Support Infrastructure		
1	The proposed Video KYC Solution should have been implemented / under implementation in at least 2 financial institutions in India out of which one should be successfully implemented.		Documentary Proof of order / contract copy / customer credentials.
2	Bidder should have direct support offices in Mumbai and Hyderabad. In case direct support office of the bidder is not present in Hyderabad / Mumbai then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Hyderabad / Mumbai whenever desired by the Bank.		Letter of confirmation

Authorized Signatory

(Documents should be digitally signed by authorized representative of bidder)

Name:

Designation:

Bidder 's Corporate Name

Address

Email and Phone #

Annexure 09 – Scope of Work

1. Brief Description

The purpose of this RFP document is to setup and leverage V-CIP (Video Based Customer Identification Process) infrastructure to accomplish a complete paperless digital sourcing/on boarding process. The successful bidder need to Supply Implement and Maintain Video KYC Solution as per the below mentioned requirement.

2. Volume Projection(approximate)*

Profiles to be KYC in Year 1 of Contract Period: 3 Lakh

Concurrent Maker Agent Login: 15

Concurrent Checker Agent Login: 10

Year on Year projected growth from Year 1 to Year 2 (profiles & agent): 70%

Year on Year projected growth from Year 2 to Year 3(profiles & agent): 100%

Note: Volume Projection are approximate projections and it may vary as per Bank's requirement.

3. Requirement

S. No.	Particular	Mandatory / Desired	RA	CU	UA	Remarks
1.	The proposed solution must comply with RBI (Reserve Bank of India) guidelines for Video based Customer Identification Process (V-CIP)	Mandatory				
2.	Post completion of video call, after mutually decided timelines data taken in the session should be stored in Bank of Baroda premises along with a customer photograph. No footprint/trace of the video call/Photograph can reside outside Bank of Baroda data center. The solution should be integrated with Bank's DMS to push / pull to Bank's own Infrastructure through API integration.	Mandatory				
3.	The Solution shall capture a clear image of PAN card to be displayed by the customer during the process, The solution must be capable to extract pan details from the image & verify from the database of	Mandatory				

	the issuing authority (Validation API will be provided by Bank of Baroda if requested).					
4.	Live location of the customer (Geotagging), along with the accuracy of the location shall be captured & displayed to ensure that customer is physically present in India. Address of the customer Video KYC call location to be returned through API via reverse geo-coding technique. Alert to be thrown (in the API response) if the customer is taking the call from a location outside India.	Mandatory				
5.	The solution should enable the Bank of Baroda Official to ensure that photograph of the customer in the Aadhaar/PAN details matches with the customer undertaking the Video KYC using face match techniques and the identification details in Aadhaar/PAN shall match with the details provided by the customer.	Mandatory				
6.	Solution should support Aadhar XML based customer verification. In case of offline verification of Aadhaar using XML file, it shall be ensured that the XML file generation date is not older than 3 days from the date of carrying out Video KYC.	Mandatory				
7.	There should be an option in the solution to perform concurrent and post-facto audit of the Video KYC process (customizable as per the Bank's requirement).	Mandatory				

8.	The solution shall ensure that the process is a seamless, real-time, secured, end-to-end encrypted audiovisual interaction with the customer and the quality of the communication is adequate to allow identification of the customer beyond doubt (Dependent Bank of Baroda infrastructure should be explicitly mentioned in the response).	Mandatory				
9.	Solution should able to save the video securely with date/time stamp.	Mandatory				
10.	The solution should enable the Bank of Baroda official to carry out a liveness check in order to guard against spoofing and such other fraudulent manipulations.	Mandatory				
11.	In Case Aadhaar Card is displayed by the customer for Proof of Identity and Proof of Address, the solution must redact or black out the Aadhaar Number in the stored Video.	Mandatory				
12.	The solution must be capable of Face Matching features between the live customer in video and the photograph present in the documents. In any case, the Bank of Baroda official should be able to capture his/her manual judgement of face matching in the system. Matching matrix also should be provided real-time to the agent.	Mandatory				
13.	The solution must allow Bank official to ask random questions during verification process. (customizable as per Bank requirement)	Mandatory				

14.	The solution must possess real-time Dashboards capabilities to track video KYC activities.	Mandatory				
15.	The Video KYC request should reach the customer from Bank of Baroda domain.	Mandatory				
16.	The solution must be capable of handling queues based on multiple criteria (based on language, type of KYC (saving/ current /loan)).	Mandatory				
17.	The solution must have 3rd party Information Security Audit Report by a CERT-in empaneled agency.	Mandatory				
18.	The solution must be capable of providing tracking dashboards & Reports on the initiated V-KYC sessions.	Mandatory				
19.	Data Residency: The Platform should be entirely hosted in the country 'India'. All data stored on the platform must always reside within the country 'India'.	Mandatory				
20.	Security logging: Security events, audit trails and logs for administrators and user activity should be enabled to monitor and detect suspicious activity.	Mandatory				
21.	Application Security: Service provider at times to provide, maintain and support it software and subsequent updates, upgrades and bug fixes such that the software is and remains secure from vulnerabilities.	Mandatory				
22.	The solution should be compliant with all latest guideline of the regulatory authorities. During the contract period, successful vendor need to make	Mandatory				

	necessary changes in the solution to meet regulatory requirement changes at free of cost.					
23.	Successful bidder will provide the training to 5 batches of Bank of Baroda official on Train the Trainer model for all proposed features and functionalities.	Mandatory				
24.	Solution should able to capture signature during the video session.	Mandatory				
25.	Bank's environment should not be shared with other clients. Bank should have it's own segregated environment.	Mandatory				
26.	The Solution should have proper Business Continuity Plan. As part of BCP The solution should have Data Center & Disaster Recovery Center in different seismic zone and both should hosted in India.	Mandatory				
27.	MIS Reports need to be customize as per Bank's requirement.	Mandatory				
28.	The solution should be able to integrate with Bank's Security Operation Centre for monitoring purpose.	Mandatory				
29.	Solution should able to detect if the services are being used using VPN.	Mandatory				
30.	Solution should be portable from cloud model to On premise / Bank's cloud service provider, if required by the Bank in future.	Mandatory				
31.	Support for the solution should be dedicated and 24x7.	Desired				
32.	Solution should support both Live Assisted Video KYC (Customer will interact with	Desired				

	an employee over video) and Non Assisted Video KYC (Customer will complete the process on their own).					
33.	Solution should enable customers to come to a 2 way Video calling session with an Bank of Baroda Official. The joining process of the video call should be hassle free for the customer as well as the official. The joining request should be initiated by the end customer on the platform of Bank of Baroda.	Desired				
34.	The solution must be capable of performing OCR of the documents produced by the customer in the video KYC call.	Mandatory				
35.	The solution should allow to priorities customer on various criteria like senior citizen, urban-rural, product based etc	Desired				
36.	IP Whitelisting: The service provider must have the capability of IP whitelisting to restrict platform access from a limited number of known locations / IP addresses both for accessing the service as well as for accessing Platform administrative consoles.	Desired				
37.	The solution should provide indicative network statistic to warn the customer about bad internet connection- It should be capable to initiate reconnection in case of call drop.	Desired				
38.	The solution architecture should allow to quickly scale up in case volume surges up. Any limitation to future	Desired				

	scalability should be mentioned in the response.					
39.	The solution should have ability to compress the video file with best possible compression technique.	Desired				
40.	The solution should be responsive in nature and should support all mobile/devices/form factors, browsers and operating systems (Mac, Linux, Windows, Android, iOS etc.).	Desired				
41.	The solution should have proper ticketing-based support mechanism with.	Desired				
42.	The data should be stored in encrypted form with Bank's encryption key.	Desired				
43.	Solution should support single sign on for Bank's agent from Bank's AD system.	Desired				
44.	Client side session should not be started until all requirement for video session are met like adequate lighting, adequate network speed, permissions like camera, mic, geolocation etc.	Desired				
45.	The solution should support multilingual platform and should ask customer for their preferred language and show further instructions in his/her preferred language.	Desired				
46.	Solution should support to provide multilevel disclaimers to the user at their preferred language.	Desired				
47.	Before submission there should be option to put remarks of agent for each verification.	Desired				
48.	Solution should have capability to fraud check.	Desired				

	Solution should able to identify if any suspicious browser plugin is working on client side.					
49.	Based on the queuing system should able to show user approximate time for waiting and give option to reschedule the appointment. The waiting time should be real time and dynamic which should be change as per ongoing verification process activities.	Desired				
50.	Bank should able to show some product ad / video to the customer during the waiting time.	Desired				
51.	Solution should able to populate customer data from API call from Bank's system.	Desired				
52.	Video session should be capable to recognize the face and should not allow to capture the picture of user if the face is not recognized in the frame.	Desired				
53.	Agent should able to mark their presence to the system. Any agent is ideal for more than predefined time period should be marked as inactive till the time of his/her next activity. Call should be forwarded to active agents only.	Desired				
54.	Solution should able to recognized that any suspicious browser / plugin is running on client side and show the status to agent realtime. Agent should able to terminate the session with remark if any suspicious activity observed on client side.	Desired				
55.	Solution should able to trigger OTP to the customer	Desired				

	during video session and customer can authenticate by reading it during the session.					
56.	Bank should able to configure various journey (credit card, saving account, loan) separately and can capture the documents accordingly.	Desired				
57.	Agent onboarding & workflow should be customizable as per Bank's requirement.	Desired				
58.	KYC verification workflow should be customizable as per Bank's requirement.	Desired				
59.	Solution should support maker checker mechanism as part of work flow.	Desired				
60.	Solution should have ability to schedule call also it should have capability to mark holidays and non working hours. User should not able to book appointment on non working hours.	Desired				
61.	Solution should have capability to complete VKYC process even on low bandwidth on customer end.	Desired				
62.	Solution should provide network connection quality indicator for both end (agent & Customer)	Desired				
63.	Solution should have ability to generate Transcript for conversation.	Desired				
64.	Successful bidder will create a professional training video for the user (according to Bank of Baroda workflow), which can be uploaded on social media platform. The video will contain information	Desired				

for user like prerequisite for VKYC & process etc.					
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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 Technical and Functional score = Σ (Parameter wise Functional score_i * Requirement weightage)

Total Technical and Functional score will be calculated equivalent of 40 Marks for Technicalscoring.

Bidder need to comply all mandatory requirements. If any mandatory requirement does not meet by the vender, the vendor would have deemed not to be meeting the RFP Technical requirements and would not qualify for commercial bid evaluation.

Along with compliance with above requirement bidder need to submit complete technology architecture, underline technologies, project plan along with best practices, dependencies etc.

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 11– Masked Commercial Bid

Amount in Rs.

A) Fixed Cost						
S. No.	Items	OTC (One Time Cost)	Y1 Cost	Y2 Cost	Y3 Cost	Total Cost
1)	One time Setup Cost	0.00	X	X	X	0.00

B) Service Cost				
S. No	Items	Unit Cost	Approx. Number	Total Cost
1)	Profile Video KYC Cost for each profile*	0.00	20,00,000	0.00
2)	Average process Integration Cost, if any**	0.00	5	0.00

C) Optional Cost (Optional charges will be consider for TCO calculation purpose however Bank will place order for these items at Bank's discretion as per requirement).						
S. No.	Items	OTC (One Time Cost)	Y1 Cost	Y2 Cost	Y3 Cost	Total Cost
1)	Dedicated Support Charges***	X	0.00	0.00	0.00	0.00

Total Cost of Ownership (TCO) (A) Fixed Cost + B) Service Cost + C) Optional Cost	0.00
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Please Note

- *Number of profile in the contract period is indicative (i.e. 20,00,000) for calculation purpose. Utilization may vary as per the requirement. Payment for the profile verification will be done on actual basis based on the unit cost provided by the bidder.
- ** For the purpose of process integration cost consider complete journey as one integration. eg SB account opening is considered as one process.
- *** Bidders to provide Dedicated Support Charges for the solution will be for 8 Hour shift per day. The Bank has discretion to avail dedicated support services and number of support engineers at person day cost given. However, for the TCO purpose 2 person day (1 shift x 2 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 dedicated support Cost provided by the bidder in their commercial divided by 2)

We abide by following terms and conditions

- 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.
- The vendor needs to clearly indicate if there are any recurring costs included in the above bid and quantify the same. In the absence of this, the vendor would need to provide the same without any charge. Vendor should make no changes to the

- quantity.
- c. If the cost for any line item is indicated as zero / blank then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
 - d. All Deliverables to be supplied as per RFP requirements provided in the tender.
 - e. The Service Charges need to include all services and other requirement as mentioned in the RFP
 - f. The vendor has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculation show ever for the purpose of calculation Bank will take the corrected figures / cost.
 - g. All prices to be in Indian Rupee (INR) only.
 - h. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. except GST which will be paid extra at actual. The Vendor is expected to provide the GST amount and GST percentage in the commercial. There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected
 - i. All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.
 - j. All deliverables to be supplied as per tender requirements provided in the tender.
 - k. All prices should be in Indian Rupee (INR) only. Bank will deduct applicable TDS, if any, as per the law of the land.
 - l. 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.

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

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

Annexure 12– Commercial Bid

Amount in Rs.

A) Fixed Cost						
S. No.	Items	OTC (One Time Cost)	Y1 Cost	Y2 Cost	Y3 Cost	Total Cost
2)	One time Setup Cost	0.00	X	X	X	0.00

B) Service Cost				
S. No	Items	Unit Cost	Approx. Number	Total Cost
3)	Profile Video KYC Cost for each profile*	0.00	20,00,000	0.00
4)	Average process Integration Cost, if any**	0.00	5	0.00

C) Optional Cost (Optional charges will be consider for TCO calculation purpose however Bank will place order for these items at Bank's discretion as per requirement).						
S. No.	Items	OTC (One Time Cost)	Y1 Cost	Y2 Cost	Y3 Cost	Total Cost
2)	Dedicated Support Charges***	X	0.00	0.00	0.00	0.00

Total Cost of Ownership (TCO) (A) Fixed Cost + B) Service Cost + C) Optional Cost	0.00
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Please Note

- d. *Number of profile in the contract period is indicative (i.e. 20,00,000) for calculation purpose. Utilization may vary as per the requirement. Payment for the profile verification will be done on actual basis based on the unit cost provided by the bidder.
- e. ** For the purpose of process integration cost consider complete journey as one integration. eg SB account opening is considered as one process.
- f. *** Bidders to provide Dedicated Support Charges for the solution will be for 8 Hour shift per day. The Bank has discretion to avail dedicated support services and number of support engineers at person day cost given. However, for the TCO purpose 2 person day (1 shift x 2 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 dedicated support Cost provided by the bidder in their commercial divided by 2)

We abide by following terms and conditions

- m. 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.
- n. 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.

- o. If the cost for any line item is indicated as zero / blank then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
- p. All Deliverables to be supplied as per RFP requirements provided in the tender.
- q. The Service Charges need to include all services and other requirement as mentioned in the RFP
- r. 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.
- s. All prices to be in Indian Rupee (INR) only.
- t. Prices quoted by the Vendor should be inclusive of all taxes, duties, levies etc. except GST which will be paid extra at actual. The Vendor is expected to provide the GST amount and GST percentage in the commercial. There will be no price escalation for during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected
- u. All Quoted Commercial Values should comprise of values only upto 2 decimal places. Bank for evaluation purpose will consider values only upto 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.
- v. All deliverables to be supplied as per tender requirements provided in the tender.
- w. All prices should be in Indian Rupee (INR) only. Bank will deduct applicable TDS, if any, as per the law of the land.
- x. 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.

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

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name