

## **Idukki District Co-operative Bank Ltd.**

**Head Office : Idukki**

**P.B. No.2. Idukki Colony P.O.-685 602**

**Ph : 04862-249534, 04862-235291, 235292, Mob : 8547800165**

**E-mail : dcbidukki065@gmail.com, Website : www.idukkidcb.in**

**Request For Proposal (RFP)**

**for**

**WEB BASED RECOVERY (NPA)  
MANAGEMENT MODULE**

**DISCLAIMER**

The information contained in this Request for Proposal Document (RFP Document) or subsequently provided to Bidder/s, whether verbally or in documentary form by or on behalf of the Idukki District Co-operative Bank Ltd. or any of their representatives, employees or advisors (collectively referred to as — Bank Representatives), is provided to Bidder(s) on the terms and conditions set out in this RFP Document and any other terms and conditions subject to which such information is provided.

This RFP Document is not an agreement and is not an offer or invitation by the Bank to any party other than the entities who are qualified to submit their Proposal (Bidders). The purpose of this RFP Document is to provide the Bidder with information to assist the formulation of their Proposal.

The Bank has absolute discretion, for updation, amendment or to supplement the information in this RFP Document.

**GENERAL TENDER DETAILS**

1	Tender Reference	Recovery (NPA) Management Module
2	Purpose	The purpose of RFP is to solicit proposals From qualified bidders to provide and for Implementation of web based Recovery (NPA) Management Module for Idukki District Co-operative Bank Ltd. as per the terms and condition mentioned in the RFP.
3	Date of commencement of download of RFP	02/11/2016
4	Last date of acceptance of queries	10/11/2016
5	Close for Technical and Commercial Bid	10/11/2016
6	Last date for Bid submission	10/11/2016
7	Date and Time of Technical Bid opening	Informed Later
8	Cost of RFP	Rs.1500/- + 5% vat
9	Earnest Money Deposit	Rs.10,000/-
10	Place of opening of Bids	Idukki District Co-operative Bank Ltd., Head Office : Idukki, Idukki colony P.O., 685 602.
11	Contact Details	Information Technology Department Idukki District Co-operative Bank Ltd., Head Office : Idukki, Idukki colony P.O., 685 602.

The Request for Proposal and details of the requirements for submission of the proposal are given in the website <http://www.idukkidcb.in> which may be downloaded details & clarification. It is essential for the bidder to check on our website for RFP to be able to submit the bid.

Note: - Technical bids shall be opened in the presence of bidders who choose to attend as above

## **INTRODUCTION**

The Idukki District Co-operative Bank Ltd. No.4334 registered under the Kerala Co-operative Societies Act 1969. Its area of operation extends to the whole of the Idukki Revenue District.

## INSTRUCTIONS TO BIDDERS

### **1 BACKGROUND AND PURPOSE OF THE PROJECT**

**Idukki District Co-operative Bank Ltd** (hereinafter referred to as the Bank) with Head Office is interested in implementing the following modules

### **2 NPA MANAGEMENT MODULE**

NPA management module is to manage non performing loans and advances efficiently and to maximize successful loan recovery.

#### **PURPOSE OF THE RFP**

Purpose of RFP is to solicit proposals from qualified bidders for providing solution & services for implementation of the above module as per the terms and conditions mentioned hereunder.

### **3 ELIGIBILITY CRITERIA**

- 1 The company participating in the bid should be registered in India as per the companies act or have its registered office within the jurisdiction of India
- 2 The bidder's Support centre should be located at **Kerala**. In case bidder is not having support centre at **Kerala**, bidder should give undertaking to open the support centre in **Kerala** within 1 month of award of tender.
- 3 The bidder should be engaged in providing/implementing such software solution in India for last 3 years.
- 4 The Audited Financial Statements of the company for the last 2 years shall be submitted along with the bid.
- 5 The bidder should not be involved in any litigation which threatens solvency of company and undertaking in this regard is to be submitted by bidder.

- 6 Bidder should be the owner of the software solution offered or should have exclusive right of use/deploy the software in India.
- 7 The bidder has IP (Intellectual property) rights for the products offered to Idukki District Co-operative Bank Ltd. and an undertaking to this effect to be given.
- 8 The solution provider should also comply with the Information Security standards as per ISO 27000 series as applicable for the implementation.

**The documentary proofs for qualifying the prequalification criteria should be submitted along with the technical bid. In case a bidder fails to provide the same the bid would be summarily rejected.**

#### **4 SCOPE OF WORK**

NPA management solution should be a web based application that sort the loan data base, identify NPAs and probable NPAs and create work flows for efficient recovery.

1. The module has to use report from CBS (finacle) as input for NPA management solution.
2. The solution should identify, design and strategize for efficient recovery of loans and advances.
3. Loan overdue, NPA and daily transaction reports from CBS may be used for relevant NPA statements. It should include analytics, overview and follow up channels. It should track the account movement as to provide details on the number of times the loan gets overdue till the due is cleared.
4. The software should classify NPA accounts into groups such as High risk, Medium risk and Low risk accounts based on input parameters. It should assign the accounts automatically to users, allot loan details including contact details to the users so that they can personally call and contact the borrowers. The users have to attend each borrowers based on the risk category following different action points viz. call, visit, notice etc. The facility to record the actions and feedbacks on attending each borrower accounts should also be provided. The users can set loan payment due date agreed upon with the borrower. The system should alert the users on fixed time intervals to take further action on the borrower accounts based on the feedback recorded on each actions. The system should track the progress of borrowers based on the commitment and alerts.

5. Software should generate a performance report based on the performance of each branch which will be visible to all branches. Dashboards that display parameters like NPA level of the bank, increase in NPA, provisional impact on percentage, branchwise comparison, period wise comparison etc. should be provided.
6. NPA statements as per RBI format, reserves/provision against asset types, product wise, branch wise NPA statements, NPA percentage against outstanding – product wise, branch wise. Account assignment statement to users and its tracking commitment follow up statement. Notices, SMS alerts.

## **5 Formulation of strategies**

Rewards to user.

If an existing NPA account is converted to PA on the next updation from CBS, then the system should reward the users for effort in following the account . For part payment on an NPA account also can be considered for rewards.

Risk categorisation and assignment to user

Risk categorisation should be the major strategy in the NPA management . Based on some predefined questions the system has to decide the risk of each account.

The high risk account should be assigned to the user on higher hierarchy. High The NPA accounts belong to each branch have to be divided and assigned to the users on risk and amount involved. The accounts which involved high amount and higher risk will be assigned to higher positions in the hierarchy.

Accounts of the day: The system should assign a predefined number of (or based on the total no of accounts) accounts to process for a every day.. The user has to attend all the accounts assigned to him/her for the day , if not the remaining will come to his due list on the day next.

## 6 Requirements

- a. This system should be centralized with the facility of on line access from various entities/ offices at different locations of the bank.
- b. The product should have built-in features for providing role based access to users of the Bank.
- c. The solution should have built in security features to help only authorized users to use the application as per roles defined.
- d. System should be compatible of being integrated with bank's existing system if needed. However bidder would be responsible for finalizing the requirements for successful integration.
- e. The system should be capable of being integrated with the CBS of the Bank. The interface shall be required to be provided by the vendor without any extra cost.
- f. The system should be capable of providing **interface with other software's of the Bank**. The interface shall be required to be provided by the vendor without any extra cost.
- g. The product shall be under a warranty of minimum one year from the date of live implementation\* during which additions/modifications/bug fixing within the scope of the original requirement analysis shall be done without any extra charge. Further all upgrades, patches would be provided free of cost during the warranty and support period. The warranty period would start on live implementation\*.
- h. All statutory changes shall be incorporated in the software by the bidder during warranty and subsequent support period free of cost.
- i. The successful bidder shall be responsible to provide Annual Technical Support of the product. The cost quoted by the bidder for the Annual Technical Support in the commercial bid shall be valid for 4 years after the warranty period. The bidder should be able to provide support of the application for its lifetime. Lifetime means time up to which bank shall be using the application.



- (1) The solution provider should provide workflow templates/ process flow documents to facilitate bank users to easily customize it according to its needs where there is no change in the business logic.
- k The shortlisted bidder should provide 12 months on site support for minimum duration of 08.00 a.m. to 8.00 p.m., Monday to Saturday, and for Sunday branches on Sunday support during warranty period, immediately after live implementation\* without any extra cost.
- l. In case of Opex model, the bidder shall be required to provide the details of hosting of the solution with DC/DR details. Necessary documents on the same also to be produced No separate License fee and implementation cost would be payable to the bidder for DC/DR implementation
- m. The bidder should ensure full time availability of minimum one Subject
- n If required bidder shall be required to provide the third party verification document for each and every person deployed in the project at bank.
- o The bidder should provide details of the Software platform required for Deploying the proposed solution
- p Solution should have clear separation between design and deployment activities.
- q The bidder should provide a project implementation plan indicating milestones and deliverables. Initially deliverables shall be Design document, technical architecture of the solution and action plan for implementation.
- r. The Bidder should provide User Manual of the application software in hard and soft copy along with implementation of the software.
- s. The bidder shall arrange for training.

**\*Live implementation is defined as customization & implementation of all modules and its successful run at all IDCB branches.**

## 7 OTHER REQUIREMENTS

- a. The entire activity under this facility would be guided by and conform to guidelines of IDCB, government agencies, legal provisions etc if any.
- b. The project implementation plan shall be monitored regularly and delay in achieving milestones and deliverables shall be analyzed and corrective action has to be taken.
- c. In the event of exit of the Bidder from the project, all the records, confidential information and knowledge sharing, as would be required by the bank shall be handed over to the bank.
- d. Bank also reserves the right to cancel the order/contract with one months notice to the bidder and to hold the security deposit as penalty in case implementation is not done as per agreed milestone.
- e. The Bank also reserves the right to inspect such installation/s while evaluating the Technical Bid.

## 8 DOCUMENTATION

Complete documentation of the application software in hard and soft copy should be provided along with implementation of the software. There shall be separate manual for each documentation.

Documentation shall include:

### **Utilities reference manuals.**

- **Operator Reference manuals for each operator task.**
- **Error messages manuals.**
- **Documentation on troubleshooting.**
- **File / table structures, Indexes and Relations**
- **On line tutorials and help documentation.**
- **Data Dictionary**
- **Software Requirement Specification (SRS)**
- **Documentation on Design Logic and Program Development.**

## 9 TRAINING

The bidder has to provide the training free of cost at IDUKKI. Training should be categorized into:

**a. System Administration and Maintenance Training:**

It should include training in system administration, configuration, operation and management of application software. Trouble shooting, interpretation of error message, the linkage between various programs and modules of application software must be integral to this training.

**b. End Users Training for branch level users:**

The operators shall be comprehensively trained in all application operation tasks.

**c. End Users Training for senior officials:**

This shall involve training of senior officials of bank in operation and management of application software.

**10. ACCEPTANCE OF ORDER**

The bidder shall give acceptance within 7 days from the date of order. However, Bank has a right to cancel the order, if the same is not accepted within the stipulated period from the date of the order.

**11 WARRANTY**

The solution should have a comprehensive on-site warranty of one year after live implementation of software applications. Warranty should cover trouble shooting, removing bugs/errors and enhancement (if required). There shall be no charges for additional customization within the scope during warranty. All upgrades / updates / new version releases shall be provided during warranty period with no extra cost to bank. During implementation phase if any upgrades / updates / new version releases comes, it should be implemented at no extra cost to bank. Bidders shall ensure smooth functioning of the package for the first 12 months by deputing one on-site support engineer at bank's identified site from 10:00 AM to 6:00 PM on all working days.

The bidder shall also ensure the requisite knowledge transfer to the identified staff of the Bank for maintenance of the system subsequent to the initial on-site support period of 12 months.

## **12 ANNUAL TECHNICAL SUPPORT**

ATS shall start after completion of warranty period. ATS should cover trouble shooting, removing bugs/errors. All upgrades / updates / new version releases shall be provided during ATS period at no extra cost to bank. Bidders shall ensure smooth functioning of the software package during ATS through off-site/ onsite (as per requirement of the bank) support on 12\*7 basis. The shortlisted bidder should support for lifetime after completion of the warranty. Lifetime means time up to which bank shall be using the application. Implementation charges (Onsite/Offsite) for ATS related activity should be free of cost. Further support and AMC terms after warranty period should be specified in the bid itself.

## **13 UPGRADES AND UPDATES**

The bidder shall be required to provide all future updates and upgrades for the solution provided free of cost. If however, the upgrades is not available then the support for the implemented solution should be available at any point of time. An undertaking to this effect is to be furnished by the Bidder.

## **14 COST OF BIDDING**

The Bidder shall bear all the costs associated with the preparation and submission of its bid and Bank, shall in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

## **15 BIDDING DOCUMENT**

The Bidder is expected to examine all instructions, forms, terms and conditions in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect shall be at the Bidders" risk and may result in the rejection of its bid without any further reference to the bidder. Bidder should strictly submit the bid as per RFP failing which bid shall be rejected as non-responsive.

**16 BANK'S RIGHT TO ACCEPT OR REJECT ANY BID OR ALL BIDS**

The purchaser reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the bank's action. The bank reserves the right to accept or reject any technology proposed by the bidder. The bank reserves the right to select more than one bidder keeping in view its large requirements.

**17 REVELATION OF PRICES**

The prices in any form or by any reasons should not be disclosed in the technical or other parts of the bid except in the commercial bid. Failure to do so shall make the bid liable to be rejected.

**18 TERMS AND CONDITIONS OF THE BIDDING FIRMS**

The bidding firms are not allowed to impose their own terms and conditions to the bid and if submitted shall not be considered as forming part of their bids. The bidders are advised to clearly specify the deviations, in case terms and conditions of the contract applicable to this invitation of tender are not acceptable to them.

**19 CLARIFICATIONS OF BIDS**

To assist in the examination, evaluation and comparison of bids the bank may, at its discretion, ask the bidder for clarification. The response should be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

**20 BID EARNEST MONEY**

Bidder has to remit the Bid Earnest Money of Rs.10000 online before last date of bid submission or in the form of DD favouring IDUKKI DISTRICT CO-OPERATIVE BANK LTD payable at Idukki and filling all the details in the format available for the same in our website <http://www.idukkidcb.in/>. The EMD shall be returned on completion of tender process and no interest shall be payable on EMD amount.

The bidders should claim the EMD within 6 months from the completion of tender process after which the bank is not liable to return the EMD.

**Details for online payment:**

**Account No.** 120002200100101  
**IFSC Code:** UTIBOSIDB99  
**Bank &Branch:** Idukki District Co-operative Bank Ltd.  
Head office, Idukki Colony Post, Kerala  
-685602

(Proof of the transaction (printout) to be submitted along with the bid documents).

**21 PERFORMANCE BANK GUARANTEE**

The successful bidder has to submit the Performance Bank Guarantee of 5% of the “order cost to selected bidder” within 15days of award of contract, valid up to 2 years.

Also the successful Bidder shall, at its own expense, deposit with the General Manager, The Idukki District Co-operative bank Ltd , within 10 days of the notice of award of the tender, a Security Deposit pledged in favour of the GM for an amount equivalent to 5 % of the of the total order value for the due performance and fulfilment of the contract by the Bidder. The Bidder can remit the balance amount after adjusting the EMD paid by him.

The Performance Bank Gurantee may be released upon being satisfied that there has been due performance of the obligations of the Bidder under the contract. The Security Deposit shall be valid till the end of the contract.

**22 SUBMISSION OF BIDS**

The bidders shall duly complete the formats of Technical Bid (submit as hard copy) and Commercial Bid TO The General manager. IDCB ltd, Head office, Idukki Colony -685602

**23 DEADLINE FOR SUBMISSION OF BIDS**

Bids must be submitted not later than the specified date and time mentioned in the Bid Document. If specified date of submission of bids being declared a holiday for the Bank, the bids shall be received up to the specified time in the next working day. The Bank may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Bank and bidders, previously subject to the deadline, shall thereafter be subject to the deadline extended.

**24 PERIOD OF VALIDITY OF BIDS**

Bid shall remain valid for 180 days from last date of submission of bid prescribed by IDCB. A bid valid for shorter period is liable to be rejected by IDCB. The bidders may be required to give consent for the extension of the period of validity of the bid, if so desired by IDCB in writing. Refusal of such consent would not forfeit the Bid Security and granting of request shall not allow the bidder to revise/ modify his bid.

**25 LATE BIDS**

Any bid received by the Bank after the deadline for submission of bid shall be rejected.

**26 OPENING OF BIDS**

All the bids shall be opened at the date, time and locations mentioned in RFP (as informed in the RFP). The technical bids shall be opened in the presence of representatives of the bidders who choose to attend.

The bidders names, modifications, bid withdrawal and the presence or absence of requisite Bid Security and such other details, as IDCB at their discretion, may consider appropriate shall be announced at the bid opening.

**27 BIDDING PROCESS**

A two-stage bidding process shall be followed.

The response to the present tender shall be submitted in two parts:

- Technical bid
- Commercial bid

i) **TECHNICAL BID**

TECHNICAL BID shall contain the Compliance statement as per the Terms & Conditions mentioned in the RFP, and **NOT contain any pricing or commercial information at all**. Technical bid documents with any commercial information shall be rejected. The Bidder should provide Technical Specification of the application software in hard and soft copy.

ii) **COMMERCIAL BID**

In the second stage, the COMMERCIAL BID of only those bidders, whose technical bids are short listed, shall be opened.

**28 EVALUATION AND AWARD CRITERIA**

After opening of the technical bids, all the documents and annexure (except commercial documents/offer) shall be evaluated first by the bank. First, received bids shall be evaluated based on the eligibility criteria. Technical bids of only those bidders satisfying the eligibility criteria shall be evaluated.

Only those bidders satisfying the technical requirements and accepting the terms and conditions of this document shall be short-listed for further steps.

Technically qualified and successful bidders may be called to make presentation of the solution offered by them as per the schedule decided by IDCB.

The commercial bids for only those bidders shall be opened who have qualified on the basis of technical evaluation and reviewed to determine whether the commercial bids are substantially responsive. Commercial bids that are not substantially responsive are liable to be disqualified at IDCB's discretion.

**29 CANCELLATION OF BID/ BIDDING PROCESS**

IDCB reserves the right to accept or reject any bid and annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for its action.



**30 SIGNING OF CONTRACT**

The successful bidder(s) shall be required to enter into a Service Level Agreement (SLA) and Non Disclosure Agreement (NDA) with IDCB, within 30 days of the award of the tender or within such extended period as may be permitted by the bank on the basis of the Tender Document, the Tender of the successful bidder, the letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract.

**31 PAYMENT TERMS**

a) The Payment shall be made on the achievement of the milestones mentioned as under:

<b>Milestone</b>	<b>License fee (%) if any</b>	<b>Implementation fee (%)</b>
After Sign-off from Bank	10%	--
Delivery of the software (as per finalized terms), User Acceptance and pilot implementation. (Pilot implementation means Implementation of all the functionalities at IDCB ).	20%	--
Live implementation. (The definition of live implementation shall be same as given in clause 3. of RFP).	70%	--
After the warranty period or after bidder gives a Bank Guaranty of equivalent amount valid up to warranty period.( BG as per clause 22)		5%

The AMC/ATS Cost (after warranty period) shall be paid at the end of each half year after the date of completion of warranty period, subject to satisfactory services rendered, till that date.

In case of delayed delivery or incomplete delivery, the date of receipt of the complete and final component shall be treated as delivery date.

**32 TAXES**

The Unit Cost should be exclusive of all Taxes. TDS as applicable shall be deducted from the payments.

**33 DELIVERY, IMPLEMENTATION SCHEDULE & PENALTY CLAUSE****a) Delivery**

After getting PO from the bank, the required software product shall be delivered to the bank within 1 month. Any delay in providing deliverables shall attract penalty of 2% of product cost per week (maximum of 15% of product cost) for late delivery from agreed schedule. If the delay exceeds 2 months then Bank reserves the right to cancel the order, blacklist the company and recover any payment made by invoking the BG as penalty. Besides downloadable form, the software should also be provided in CD/DVD/Hard Disk in case of capex proposal.

**b) Implementation Schedule**

The shortlisted bidder should implement all the listed functionalities of the solution in live environment within 10 days from the date of the UAT Sign-off.

Penalty is also applicable in case of delay in live implementation\* of the software product. 2% of the implementation cost shall be deducted as penalty per week for delaying in implementation as per schedule, with a maximum of up to 10% of implementation cost.

**c) Penalty for delay in Annual Technical Support**

Resolution of the problem is expected within 24 hours of escalation by the Bank as per the support matrix provided by the Bidder. Delay in providing resolution shall attract penalty at 2% of the ATS per week subject to a maximum of 20% of the ATS for the year. The bank reserves the right to terminate the contract after giving 30 days notice, in case the support is not satisfactory.

**ANNEXURE 'A'****Response of Eligibility Criteria:**

<b>Sl. No.</b>	<b>Eligibility Criteria</b>	<b>Yes/No</b>	<b>Details of Documents submitted if any</b>
<b>1</b>	The bidder's Support centre should be located at <b>Kerala</b> . In case bidder is not having support centre at <b>Kerala</b> , bidder should give undertaking to open the support centre in <b>Kerala</b> within 1 month of award of tender.		
<b>2</b>	The bidder should be engaged providing/ implementing such software solution in India for last 3 years.		
<b>3</b>	The bidder should not be involved in any litigation which threatens solvency of company and undertaking in this regard is to be submitted by bidder.		
<b>4</b>	Bidder should be the owner of the software solution offered or should have exclusive right of use/deploy the software in India.		
<b>5</b>	The bidder has IP (Intellectual property) rights for the products offered to Idukki District Co-operative Bank Ltd. and an undertaking to this effect to be given.		
<b>6</b>	The solution provider should also comply with the Information Security standards as per ISO 27000 series as applicable for the implementation.		

**SIGNATURE OF BIDDER WITH SEAL****NAME OF THE AUTHORISED SIGNATORY**

**ANNEXURE ‘B’**

**PART - I: Bidder Information**

Please provide following information about the Company (Attach separate sheet if required): -

<b>S.No.</b>	<b>Information</b>	<b>Particulars/Response</b>
1	Company Name	
2	Date of incorporation	
3	Name and address of authorised person/Company Secretary (Please enclose the copy of company resolution)	
4	Contact person(s)	
	Phone	
	Fax	
	E-mail	
5	Website	
	Provide the range of services/options offered by you covering service description and different schemes available for customization	Yes / No / Comments (if option is “No”)
	implementation	
	Warranty	
	Post-implementation	
	ongoing support for	
	ATS	
	Helpdesk	
	Training	
	Documentation	
Others (specify)		

6 Please inform the standards that are complaint by the Company (COBIT, BS, ISO etc.)

**SIGNATURE OF BIDDER WITH SEAL**

**NAME OF THE AUTHORISED SIGNATORY**

**ANNEXURE 'B'- 1****PART - II: Product Information**

The following information should be provided

<b>S.No.</b>	<b>Information required</b>	<b>Particulars/Response</b>
1	Name of the Software	
2	Version of the proposed software	
3	No of Installations and details of Installations	
4	Operating Systems for the proposed version of the solutions	
5	Language and development environment	
6	System module components and the inter dependencies of the module if any	
7	Purchasing and licensing policy for the solutions	
8	Whether the web enabled solution are with the security features and user level access control.	
9	Indicate the minimum configuration and bandwidth requirement for the solutions	

Signature of bidder with seal  
Name of the authorised signatory

**ANNEXURE ‘B’- 1**

**PART - III: Technical Feature and Technology Architecture**

**TECHNICAL REQUIREMENTS**

The bidder should mention remarks/response under “Response/Remarks of Bidder”

The proposed system should have the following features in operational model as well as in capex model

<b>S.No</b>	<b>Requirement</b>	<b>Response/Remarks of Bidder</b>
<b>I</b>	<b>System Design</b>	
1	Ability to segregate the data logically by functional group, department or business unit?	
2	Suitable for functional groups to easily tailor the product to suit their needs?	
3	What is your general integration strategy with third party packages and customer proprietary	
<b>II</b>	<b>PC Client – User Interface</b>	
1	Detail the approximate time required to install a client PC	
2	In web-based client, is there any software on the client required?	
3	Is the entire application on a web client with no client software on the PC? If partial, specify what percentage of the functionality is supported on the web client architecture?	
4	What web servers are supported? Do we have to buy the web server	

5	software separately or does the bidder provide it?	
6	What web browsers are supported? Please also indicate the versions best Suited for the proposed architecture?	
<b>III</b>	<b>System Security</b>	
1	Ability to configure different users (employees, trainers, managers) at different levels of security based upon their job role?	
2	Describe your security frame work. How do you structure your security roles?	
3	The proposed system should support data base level security and/or application – Role based Authorization (RBA)	
4	Supports filed level security?	
5	Supports user level security?	
6	Supports module level security? Describe the level of access we can assign to users?	
7	The system should have the ability to customize the roles to any degree we desire? (For example: modify, insert/update/Read-only access to certain system resources	
8	Capability to define any number of roles and flexibility to modify these roles?	
9	Ability to define security customer’s system administrators? Can security be delegated to certain end-user groups?	
10	Describe how the passwords and security codes are maintained on the system	

11	Capability to allow users to change their own passwords to the application?	
12	The proposed application should provide complete logging and audit trails of activities performed by users?	
13	Standard security features like password management, User Management, Access Control, Encryption of data, Time out and Audit Trails etc. should be supported in the software. OWASP	
<b>IV</b>	<b>Software platforms</b>	
1	Is there any software that the bidder/OEM provide at no extra cost to the bank?	
<b>V</b>	<b>Database platforms</b>	
1	Specify all supported platforms	
<b>VI</b>	<b>Maintenance</b>	
	Describe the maintenance process of the application after deployment? Provide details on the skills, number of resources required and the effort requisite to maintain the application suite. Please include database administration and system administration efforts.	
<b>VII</b>	<b>Deployment</b>	
1	Describe the deployment process?	
2	What additional hardware and software is required to deploy the applications on a WAN and for remote users without access to our network?	



3	Describe the deployment process when application is upgraded	
<b>VIII</b>	<b>Networking protocol</b>	
1	Solution should support/work in TCP/IP	

We confirm that, all the details mentioned above are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage of evaluation, the Bank has the right to reject the proposal and disqualify us from the process.

We hereby acknowledge and unconditionally accept that the Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP document, in short listing of bidders for providing software solution.

We also acknowledge the information that this bid is valid for a period of one year, for the short -listing purpose, from the date of expiry of the last date for submission of bid.

**SIGNATURE OF BIDDER WITH SEAL**

**NAME OF THE AUTHORISED SIGNATORY**

**ANNEXURE 'B'-1**

**PART – IV: Letter to be submitted by bidder along with bid documents**

To

The General Manager  
Information Technology Division  
Idukki District Co-operative Bank Ltd.  
Head Office, Idukki

Sir

**Reg: Our bid for supply and implementation of Softwares for idukki District Co-operative Bank Ltd.**

We submit our Bid Document herewith.

If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed form.

Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.

We understand that if our Bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.

We understand that the Bank is not bound to accept the lowest or any bid received by the Bank, and the Bank may reject all or any bid; and it may accept or entrust the entire work to one bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever.

We understand that the names of short listed bidders after the completion of first stage (Technical Bid) and the name of the successful bidder to whom the contract is finally awarded after the completion of the second stage (Commercial Bid), shall be communicated to the bidders either over phone/e-mail/letter/notice board.

Dated at \_\_\_\_\_ day of \_\_\_\_\_ 2016.

Yours faithfully,

Signature

Name

Address

(Authorised Signatory)

## **ANNEXURE 'B'-2**

### **COMPLIANCE STATEMENT**

### **DECLARATION**

(Please note that Bank shall not evaluate any deviation mentioned elsewhere in the bid except as mentioned hereunder)

### **Terms and Conditions**

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in this RFP including all addendum, corrigendum etc. (Any deviation may result in disqualification of bids).

**SIGNATURE OF BIDDER WITH SEAL****NAME OF THE AUTHORISED SIGNATORY****Technical Specification**

We certify that the systems/services offered by us for tender confirms to the specifications stipulated by you with the following deviations

**List of deviations**

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_

(If left blank it shall be construed that there is no deviation from the specifications given in the Tender document)

**SIGNATURE OF BIDDER WITH SEAL****NAME OF THE AUTHORISED SIGNATORY**

**Additional Requirements**

1	<b>Multi-branch Setup</b>	
a	It should support multi-branch set-up	
2	<b>Users Setup</b>	
a	Ability to define multiple users where the details like name, login ID etc can be captured.	
b	Ability to assign different rights for different level of users.	
c	Ability to handle customer numbers and account numbers as per the format of core banking system	
d	SMS and email alerts templates.	
e	Interface to be provided so that bank may change the templates whenever needed.	
3	<b>System must have provision of maintaining Database</b>	
a	System should have audit trail for customer data change	
4	<b>WEB enabled</b>	
a	Supports system availability over LAN,WAN & internet	
5	<b>Multiple interface</b>	
a	Application should be capable to provide multiple interface	

**SIGNATURE OF BIDDER WITH SEAL**

**NAME OF THE AUTHORISED SIGNATORY**

**Annexure – C**

**RFP for software solutions for Idukki District Co-operative Bank Ltd.**  
**Commercial Bid**

**Format for Commercial Bid:**

S. No.	Particulars	Cost (Rs.)
1	Enterprise wide Software License Fees (including one year warranty with onsite support for 12 months from the date of live Implementation* and Training Cost).	
2	Software implementation Cost	
3	Annual Technical Support per annum To be quoted as 'Total price = (4*price per annum)'	
	Total	
4	Monthly Charges– For operational model	
5	Post Warranty On-Site support (per man month) Rate valid for four years after warranty period.	
6	Additional customisation per man month (if required by the bank)	
7	Additional training cost (per day training charges per faculty)	

**Note:**

- (A) L1 Criteria = S.No. 1 + S.No. 2 + S.No. 3 + SL no 4 (for 5 yrs)**
  
- (B) The bidder has to submit the commercial bid only in the above format. Any other format would be summarily rejected at the time of opening the bid.**
  
- (C) The bidder has to quote for optional items also.**
  
- (D) Software license shall be Scalable and taken on enterprise basis.**
  
- (E) Bidder shall quote all the figures in numbers followed by in words enclosed in brackets in all commercial bid.**
  
- (F) The Unit Cost should be exclusive of all Taxes.**

**Performa for the Bank Guarantee for Earnest Money Deposit**

(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # Date

Idukki District Co-operative Bank Ltd.  
Information Technology Division  
Idukki.

Dear Sir,

In accordance with your bid reference no. \_\_\_\_\_

Dated \_\_\_\_\_ M/s \_\_\_\_\_ having its registered office at \_\_\_\_\_ herein after called „bidder“) wish to participate in the bid for software development. At Idukki District Co-operative Bank Ltd.

An irrevocable Financial Bank Guarantee (issued by a IDCB )

Bank) against Earnest Money Deposit amounting to Rs. \_\_\_\_\_ Rupees (in words \_\_\_\_\_) valid up to is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document.

M/s \_\_\_\_\_ having its registered office at \_\_\_\_\_ has undertaken in pursuance of their offer to Idukki District Co-operative Bank Ltd, (hereinafter called as the beneficiary) dated \_\_\_\_\_ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us \_\_\_\_\_ (Name of Bank) \_\_\_\_\_ (Address of Bank) to issue an irrevocable financial

Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs \_\_\_\_\_/- Rupees (in words \_\_\_\_\_) valid up to \_\_\_\_\_

We, the \_\_\_\_\_ (Name Bank) \_\_\_\_\_

(Address of Bank) having our Head office at \_\_\_\_\_  
therefore

Guarantee and undertake to pay immediately on first written demand by Idukki

District Co-operative Bank Ltd, the amount Rs. \_\_\_\_\_ Rupees (in words \_\_\_\_\_) without any reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary

shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder.

This guarantee shall be irrevocable and shall remain valid up to \_\_\_\_\_. If

any further extension of this Guarantee is required, the same shall be extended to

such required period on receiving instructions in writing, from Idukki District Co-operative Bank Ltd, on whose behalf guarantee is issued.

"Not withstanding anything contained herein above

Our liability under this bank guarantee shall not exceed Rs \_\_\_\_\_ Rupees (in words \_\_\_\_\_).

This bank guarantee shall be valid up to \_\_\_\_\_. We are liable to pay the



guaranteed amount or any part thereof under this bank guarantee only if you serve upon us a written claim or demand, on or before before hours \_\_\_\_\_

(Indian Standard Time) where after it ceases to be in effect in all respects whether or not the original bank guarantee is returned to us."

In witness whereof the Bank, through its authorized officer has set its hand stamped on this

\_\_\_\_\_ Day of \_\_\_\_\_ 2016 at \_\_\_\_\_

**Name of signatory**

**Designation**

**Bank Common Seal**

**Annexure- D****PROPOSED HARDWARE SPECIFICATION**

TECHNICAL PLATFORM REQUIREMENT FOR DEPLOYMENT OF THE PROPOSED

**1. SYSTEM REQUIREMENTS**

<b>S. No.</b>	<b>Item description / configurations/ make /model</b>	<b>Quantity</b>
1	Operating system	
2	Database system	
3	Others (please specify)	

**2. HARDWARE & STORAGE DETAILS**

<b>S. No.</b>	<b>Item description / configurations/ make /model</b>	<b>Quantity</b>
1		
2		
3		
4		

**SIGNATURE OF BIDDER WITH SEAL****NAME OF THE AUTHORISED SIGNATORY**

**CHECK LIST****Technical Bid**

<b>S. No.</b>	<b>Documents</b>	<b>Submitted in Bid</b>
1	Supporting documents in respect of eligibility	
2	Bidder's information as per part "I" of Annexure-„B-1“.	
3	Product Information as per part "II" of Annexure – „B-1“.	
4	Technical features and Technology Architecture as per part „III“ of Annexure – „B-1“	
5	Acceptance of Compliance Statement Annexure – „B-2“.	
6	Annexure - C	
7	Annexure - D	