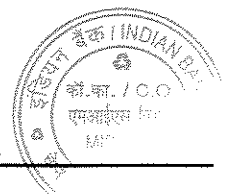


**REQUEST FOR PROPOSAL****For**

**SUPPLY, INSTALLATION, IMPLEMENTATION, POST-IMPLEMENTATION ONSITE  
OPERATIONS AND SUPPORT OF END TO END DATA ANALYTICS AND BUSINESS  
INSIGHTS SOLUTION**

**MANAGEMENT INFORMATION SYSTEMS DEPARTMENT  
CORPORATE OFFICE, 254-260, AVVAI SHANMUGAM SALAI,  
CHENNAI – 600 019**

**Website: [www.indianbank.in](http://www.indianbank.in)**



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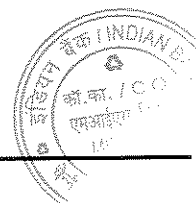
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# 1. ACTIVITY SCHEDULE

The schedule is subject to changes and notice of any changes will be published in bank website.

Sl. No	Activity	Details
1.	RFP/Bid date	06/07/2018
2.	Bid document Price : (non-refundable)	<p><b>Rs.5000/- (Rupees Five Thousand only)</b> The amount has to be paid by way of a Demand Draft (DD) favoring INDIAN BANK payable at CHENNAI and to be enclosed along with technical bid. (<b>Non - Refundable</b>).</p> <p>In case the probable bidder wants to participate in the Pre-bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the <b>cost of bid document i.e. Rs.5,000/- (Rs. Five thousand only)(non-refundable)</b> by way of Demand Draft in favour of Indian Bank payable at Chennai. <b>Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting.</b> Such Bidders who have submitted DD for attending pre bid meeting are not required to submit the DD for cost of Bid Document along with technical bid.</p>
3.	Address for submission of Bid	Chief Manager, Indian Bank, Corporate Office, Expenditure Department 254-260, Avvai Shanmugham Salai, Royapettah, Chennai 600 014, India
4	Bid submission	<p>Bid to be submitted as below:</p> <ol style="list-style-type: none"> <li>1. Annexure E :- Technical</li> <li>2. Annexure F: - Commercial bid will be through Online Reverse Auction Process.</li> </ol> <p>Annexure E along with the DD towards Bid Document Price and Bid Security should be placed in a sealed envelope with the superscription "REQUEST FOR PROPOSAL For SUPPLY, INSTALLATION, IMPLEMENTATION AND POST-IMPLEMENTATION ONSITE OPERATIONS AND SUPPORT OF END TO END DATA ANALYTICS AND BUSINESS INSIGHTS SOLUTION".</p>
5.	Last date for Submission of Bid	<b>27/07/2018, 3 PM IST</b>
6.	BID SECURITY (EARNEST MONEY DEPOSIT)	<b>Rs.10,00,000/- (Rupees Ten Lakh only)</b> in the form of Bank Guarantee from a Scheduled Commercial Bank in India other than Indian Bank and valid for 45 days beyond the validity of the bid (i.e Bid validity 180 days + 45 days =225 days) from the last date for submission of Bid, to be enclosed along with technical bid.
7.	Bid opening date / time / venue	<p>Annexure E : - The bids will be opened on 27/07/2018, 3:30 PM IST</p> <p>at the following Address: Indian Bank, Corporate Office 254-260 Avvai Shanmugam Salai</p>

		Royapettah, Chennai – 600 014. Technically qualified Bidders will be informed the date and time of online reverse auction.
8.	a) Pre Bid Meeting b) Contact details :	11/07/2018 at 11 A.M IST at the following address: Assistant General Manager(MIS) INDIAN BANK, Corporate Office 254-260, Avvai Shanmugam Salai Royapettah, Chennai – 600 014. Ph: 91-44-28134316, 28134480 email: homis@indianbank.co.in <a href="mailto:sanjeev.sethi@indianbank.co.in">sanjeev.sethi@indianbank.co.in</a> <a href="mailto:rnsahoo@indianbank.co.in">rnsahoo@indianbank.co.in</a>
9.	Language of the Bid	The Bid should be filled in English language only. If any supporting documents submitted are in any language other than English, translation of the same in English language is to be duly attested by the bidder.
10.	Official website	<a href="http://www.indianbank.in">www.indianbank.in</a>

#### IMPORTANT NOTICE

- ❖ This RFP document is not transferable and is sole property of Indian Bank. Indian Bank reserves the right of cancellation of this RFP at any stage without assigning any reasons thereof.
- ❖ Bidders are informed to read the RFP document carefully. Submission of bid shall be deemed to have been done after careful study and examination of the RFP document with full understanding of its implications.
- ❖ The response to this RFP should be full and complete in all respects. Incomplete or partial bids will be liable for rejection.
- ❖ The bidder shall bear all costs associated with the preparation and submission of the bid, including cost of presentation for the purposes of clarification of the bid, if so desired by the Bank. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- ❖ The cost of preparing the proposal including visit / visits to the Bank is not reimbursable.
- ❖ The Bank reserves the right to extend the time for submission of bid.
- ❖ In case the probable bidder wants to participate in the Pre-bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the **cost of bid document i.e. Rs.5,000/- (Rs. Five thousand only)(non-refundable)** by way of Demand Draft in favour of Indian Bank payable at Chennai. **Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting.** Such Bidders who have submitted DD for attending pre bid meeting are not required to submit the DD for cost of Bid Document along with technical bid (Part I).
- ❖ All licenses supplied for this project should be in Indian Bank's name, perpetual in nature and should be without any restriction of usage.

- ❖ Data Analytics Solution implemented has to function in compliance with- CERT-In, GOI, RBI, IT ACT 2008 etc. including its amendments from time to time. The service provider will address all issues/ security related threats/ vulnerabilities notified to the Bank by these institutions and fix/ resolve them to the satisfaction of these institutions/ Bank.

## **2. INTRODUCTION**

Indian Bank, a leading Public Sector Bank having its Corporate Office in Chennai has Pan India presence in more than 2804 locations spreading over 49 Zones and International presence in Singapore and Sri Lanka. Bank's Business has crossed Rs 3,71,000 Crores, as on 31.03.2018.

The Bank is engaged in diversified Banking activities. The Bank is a pioneer in introducing the latest technology in Banking having implemented Core Banking Solution in all the branches covering 100% of Business. ATM, Internet Banking services are available to all the customers. The Bank has also implemented other delivery channels like Mobile Banking & provides variety of e-payment channels for its customers in tune with the emerging IT trends.

### **INDIAN BANK's ENTERPRISE WIDE NETWORK:**

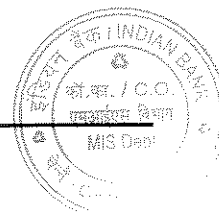
The Bank has established a Wide Area Network covering all offices and core banking branches. Connectivity for Core Banking at branches is through MPLS to the Central Data Centre at Chennai. The branch level connectivity is through MPLS or VSAT with VSAT/GPRS backup. Delivery channels like ATMs (Onsite & Offsite), Internet & Mobile Banking, RTGS, NEFT, Financial Inclusion also form part of the network.

### **PURPOSE OF THIS RFP:**

Indian Bank is inviting proposals for "SUPPLY, INSTALLATION, IMPLEMENTATION, POST-IMPLEMENTATION ONSITE OPERATIONS AND SUPPORT OF END TO END DATA ANALYTICS AND BUSINESS INSIGHTS SOLUTION" in the Bank. The purpose of this Request for Proposal (RFP) is to seek a detailed technical proposal for the Selection of Vendor for the end to end implementation of Analytics Solution in the Bank.

## **3. INVITATION FOR BIDS (IFB)**

- 3.1 The bidders desirous of taking up the project for implementation of end to end data analytics solution at Indian Bank are invited to submit their technical and commercial proposal in response to this RFP. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful bidder will be as per Bank's procurement policy. This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise to provide End to End Data Analytics Solution adhering to Bank's requirement outlined in this RFP.
- 3.2 This RFP is not an offer by Indian Bank, but an invitation to receive responses from the Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized official(s) of Indian Bank with a selected Bidder.
- 3.3. The cost of the bid document is Rs.5,000/- (Rupees Five Thousand only). Bidders have to submit a DD for Rs.5,000/- (Rupees Five Thousand only) towards the cost of bid document along with the technical bid in a separate cover. Bid Documents without this fee will not be considered.



3.4. Further information can be sought from the Bank at the address given below from 10.00 to 17.00 hours on all days from Monday to Friday and on 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> Saturdays:

**Assistant General Manager/Chief Manager (MIS)**  
**INDIAN BANK, Corporate Office**  
**Management Information Systems Department**  
**254-260, Avvai Shanmugam Salai**  
**Chennai 600 014**  
**Phone No:91-44-28134317/28134480**  
**Email: [homis@indianbank.co.in](mailto:homis@indianbank.co.in)**  
**[sanjeev.sethi@indianbank.co.in](mailto:sanjeev.sethi@indianbank.co.in)**  
**[rnsahoo@indianbank.co.in](mailto:rnsahoo@indianbank.co.in)**

3.5. Bids must be delivered to the address given below, on or before **3 P.M IST on 27/07/2018** and must be accompanied by a Bank Guarantee (Bid Security (EMD) as per format prescribed in Annexure K) of Rs.10,00,000/- (Rupees Ten Lakhs only)

**The Chief Manager**  
**Indian Bank, Corporate Office,**  
**Expenditure Department**  
**254-260, Avvai Shanmugam Salai,**  
**Royapettah, Chennai 600 014, India**

Late Bids will not be accepted. The Bid consists of two parts viz., Annexure E – Technical Bid and Annexure F – Commercial Bid (through Reverse Auction Process).

3.6. Annexure E (technical bid) will be opened for evaluation by the Bank at 3:30 P.M. IST on 27/07/2018 in the presence of the Bidders representative at the above address. After technical evaluation, only the technically qualified bidders will be communicated of the date and time of Online Reverse Auction. No further discussion/interface will be granted to bidders whose bids have been technically disqualified.

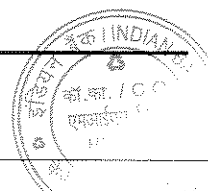
3.7 Benefits to Micro and Small Enterprises (MSEs) as per the guidelines of Public Procurement Policy issued by Government of India:

- (i) MSEs are also exempted from payment of cost of bid documents and submission of bid security.
- (ii) To avail the above benefits, the bidder should have registered with District Industries Centres or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of Handicrafts and Handloom or any other body specified by Ministry of Micro, Small and Medium Enterprises.
- (iii) Bidders seeking the above benefits shall submit the documentary proof for having registered with the above agencies (such as Entrepreneur's Memorandum – EM II) at the time of pre-bid meeting or during submission of the technical bids (only if the bidder is not attending the pre-bid meeting).

#### **4. RFP TERMINOLOGY**

Definitions – Throughout this RFP, unless inconsistent with the subject matter or context:

4.1 Bidder/ Service Provider/ System Integrator – An eligible entity/firm submitting a Proposal / Bid in response to this RFP





4.2 Supplier/ Contractor/ Vendor – Selected Bidder/System Integrator under this RFP.

4.3 Bank/ Purchaser/ Indian Bank - Reference to the "the Bank", "Bank" and "Purchaser" shall be determined in context and may mean without limitation "Indian Bank".

4.4 Proposal/ Bid – the Bidder's written reply or submission in response to this RFP

4.5 RFP – the request for proposal (this document) in its entirety, inclusive of any addenda that may be issued by the Bank.

4.6 Solution/ Services/ Work/ System – "Solution" or "Services" or "Work" or "System" or "IT System" means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP and include services ancillary to the development of the solution, such as extraction, licenses, installation, commissioning, integration with existing systems, provision of technical assistance, documentation, training, certifications, support, auditing, operation and maintenance and other obligation of the Supplier covered under the RFP.

4.7 Project Cost - Project cost would be initial cost/ onetime cost/ fees / development cost/ installation cost/ commissioning cost/ integration cost with existing systems/ customization cost/ training cost / technical assistance /License/ ATS/ Onsite resource etc.

4.8 Annual Maintenance Contract (AMC) - It would be the annual cost of maintenance of Software solution / Service.

## **5. SCOPE OF WORK**

The objective of the exercise is to engage a vendor for supply, installation, implementation, post-implementation onsite operations and support of end to end data analytics and business insights solution (**On bank Premise Implementation**) in Indian Bank. Initial no of users to use the solution will be 50.

The selected vendor will implement the analytics models at Indian Bank by going through a detailed step by step process of analytics implementation. These includes detailed requirement gathering, technical design, data extraction, data preparation, data quality, model development, model validation, model testing, model deployment, model recalibration, go-live and information delivery. The vendor is also required to build the analytical models and provide requisite training, documentation and support to bank. Training is to be provided by vendor to the Indian Bank Team.

### **5.1 Requirements Collection**

- Interact with business teams, gather, and finalize functional requirements for each of the business functions and models identified for each phase of the implementation roadmap provided in Annexure G.
- Formulate analytical problems and hypothesis based on business and process insights
- Incorporate global best practices while defining requirements
- Document business processes to identify key steps where analytics could be embedded.
- Perform detailed systems analysis and undertake data discovery and prepare data requirements document.
- Administration and maintenance for end to end data analytics solution.

### **5.2 Data Discovery, Extraction, Preparation and Loading**

Bidder should carry out below process during ETL but not limited to the following –

- ❖ Data cleansing
  - ❖ Combining data from various sources
  - ❖ Ensure data consistency
  - ❖ Format standardization
  - ❖ Dealing with missing elements
  - ❖ De-duplication of data
- Development of reporting and analytical Data Mart by integrating and cross-relating identified sources for supporting analytical and statistical model implementation.
  - Extraction data from various source systems viz. CBS, Treasury, CAMDB , IB Singapore, IB Colombo, DCMS etc. (Transform data on batch or real- time basis)
  - Connect to leading databases, identify, profile and validate reference data from source system.
  - Auto Discover ETL failures, redundant data analysis, identify data integrity and quality issues.
  - Discover patterns within data, structure discoveries, frequency distribution.
  - Data profiling, prepare data flow design, data mapping routines, metadata etc
  - Audit trails / Data change management – Maintain and manage history.

### 5.2.1 Data Quality and Master Data Management

The Bidder should focus on below aspects of data –

- ❖ Completeness
- ❖ Consistency
- ❖ Timeliness
- ❖ Accuracy

The Bidder should propose a solution which is capable of –

**Data Profiling** - Provide profiling capabilities for various different data sources with inbuilt pattern frequency analysis, primary key/foreign key relationship analysis, gender analysis etc. to just name a few features

**Data Cleansing** - Data should be cleansed thoroughly before transferring to data warehouse/repository.

**Data Enrichment** - Updation of data by completing data available from various sources. It helps in standardization of data across the bank. The solution to have India specific libraries and knowledge base.

**Control and Monitor** – It includes rules which are applied to both raw and corrected data to monitor quality issues which may arise from time to time. It also aids in publishing a metrics on data quality.

### 5.2.2 Data Engines

Data warehouse/ Repository must deliver strategic and operational analytics throughout the organization so that users can access a single source of consistent, centralized, integrated data.

Data warehouse should act as a central repository which will be a single version of truth. It should store granular level of data and the summarized data.

Bidder should propose the data engines as below:

**Data Warehouse/ Repository:**

Data warehouse design constitutes the fundamental solution for integrating and cleansing heterogeneous data sources across multiple subject areas so that data is consistent, easily reused, and guaranteed to meet requirements across the enterprise. Data warehouse must deliver strategic and operational analytics throughout the organization so that users can access a single source of consistent, centralized, integrated data. Data warehouse should act as a central repository which will be a single version of truth. It should store granular level of data and the summarized data. Data warehouse should be capable of processing large amounts of data. Data model should be adaptable taking into account future modifications.

**Big Data:**

Big Data would be used for capturing, storing, archiving, and refining semi-structured and unstructured data. This is a data engine to store semi structure and unstructured data and apply analytical capability on that data.

**ODS (Operational Data Store):**

Operational data store accumulates the data that are needed for operational reporting. The solution proposed should have the ability to store most recent, granular and integrated data from various data sources. The data from various data sources can be sourced, integrated on a near real time / right time frequency for operationalization.

**Virtual Query Layer:**

Bidder should propose a virtual query layer with the ability to execute a query that can dip in and push down processing into multiple engines. This virtual query layer should be able to give a single access layer to access data from multiple data engines in a single request. This virtual layer should use push down approach to minimize the data movement between multiple data engines.

**In-Memory analytics layer:**

Bidder should propose in-memory analytics for business intelligence workloads for faster advanced analytics and exploration capabilities on EDW/Data Repository and big data datasets. In Memory should work on principle of loading and distributing all data involved in a particular analytic dataset into the available (combined) RAM of multiple servers in a cluster, and providing complete end to end processing of that data directly from RAM minimizing IO latencies & enabling analytic jobs in parallel directly against data in memory.

**5.2.3 Data Quality**

The data quality tool should aid in quality assessment. The tool should identify quality issues existing in the data and then work towards resolving quality problems. It will be based on technical capabilities of the tool and the business rules which are built into the tool.

Standardization of data is a key aspect –

- ❖ Standard data dictionary should be developed and used.
- ❖ Key standard values like city, state, pin code, gender should be extracted, spellings of fields city, state and others should be standardized

The data quality tool should work towards finding gaps in transactional data –

- ❖ Verifying the availability of all fields like country code, pin code, address and other Missing values in transactional data like time period, name, repayment start date, balance and others
- ❖ All the date fields should be thoroughly checked.
- ❖ Account characteristics should be complete.
- ❖ All the critical details should be assessed and appropriate action should be taken.

### 5.3 Model Building

- Selection of probable models, verify model assumptions and selection of estimation methods.
- Build analytical models on training data.
- Develop information delivery framework leveraging analytical reports, dashboards, and alerts.
- Perform advanced analytics in areas such as Big data and social media analytics.
- Variable selection, derivation and validation.

### 5.4 Development & Implementation

- Implementation should adhere to timelines as specified in Annexure – G implementation Roadmap
- Document on implementation approach and methodology to be submitted with technical bid and to be explained during Demo and presentation as specified in annexure D, clause 6.

#### 5.4.1 Business Requirements:

The bidder must do in-depth study of all business requirements and design and implement a solution taking them into account. The solution should be adaptive and responsive to requirements which may arise in future. The bidder's proposed solution must comply with the functional and technical requirements mentioned in annexure E. The business requirements have been covered in the below section but not limited to the below list:

##### 5.4.1.1 Analytical Customer Relationship Management:

Based on the Customer analytics, segmentation analysis and the past Campaign analysis, the Solution should provide the next best offer which the customers are most likely to take up. The Solution should also provide detailed information on the channel usage – which, when and where of the customers' use of the channels, frequency of use by channel, by product, by value, whether a customer prefers certain channels over others, which channels provides the most value to the customer, what are the channel costs and profitability, etc. Users can leverage this information while planning changes in the existing channel structure, introducing new channels and migration of customers to low cost channels.

**Analytical Customer Relationship Management layer should be capable of:**

- Performing Customer Segmentation & Profiling.
- Provide Single View of customers across all touch points and channel management
- Design and track Campaigns for customers based on various customer analytical parameters
- Close-loop with Campaign Responses derived out of various channels
- Integration with Analytics Platform, Marketing Performance Tracking, Feedback Analysis, turnaround time (TAT) driven request processing, Marketing return of investment (ROI) Analysis, Roles for user access etc.

The Solution should deliver offers to customers based on their Real-Time/past interactions. The offers should be Omni-Channel with uniformity across various channels that the customer uses to interact with the bank. The Solution should be able to perform:

- Automatically make the right decisions backed by business rules and analytics insights
- Deliver appropriate offers to the customers based their past/current behavior patterns
- Should be able to analyze all types of data including customer's historical information.

**Customer Profitability:**

Customer profitability is a key metric which would take into account products bought by the customer, channel used by the customer and the volume of business in each product. The Bidder needs to build dashboards to analyze profitability from different viewpoints.

The bank should be able to gain insights and information for each customer for accordingly cross selling, up selling and offering services. The bank can also influence channel usage as suited to a customer and which would be more profitable for the bank. Relationship marketing strategy should be designed for customers to maximize customer profitability.

Banks should also be able to identify unprofitable customers using this model. The findings would also include cost and income drivers which would be used to calculate profitability.

**Single View of Customer (SVOC):**

The bank intends to become customer focused by having a single view of customer. It will capture and present all the information related to customer at a single place. It would include profile of the customer and all the transactions done by the customer in addition to the products bought by the customer and other information. Steps to consider to arrive at SVOC:

- Removing customer duplicates which may exist in the system. These duplicates may arise due to a single customer holding multiple accounts. Duplicates need to be identified by matching the customer information across the database and finding the customer. All the duplicates need to be removed so that all the customers can be viewed through their single and unique customer ID.
- Duplicates which currently exist across multiple systems need to be removed. These

duplicates may be due to non-banking products owned by the customer in addition to the core banking product. Non-banking products may be life insurance or some other product. These duplicates need to be removed and grouped so that all customer information can be viewed at a single place. It would help in further cross selling and up selling of products to the customer.

An extension to customer deduplication activity would be customer house holding, using the same solution, which shall assist in cross-sell/up-sell.

### **Campaign Management:**

Implemented solution should be used for improving marketing campaigns launched by the bank. Campaign analytics should indicate the best product to be sold to an existing customer based on his profile, behavior and transactions. Also, analytics should point out the channel which should be used to reach the customer along with the preferred timing. In addition to the above list, the value of product should also be specified by the analytic solution. Banks can leverage such information to execute marketing campaigns effectively to increase efficiency of marketing campaigns. The bank can also migrate customers to a low cost channel based on the information provided to increase customer profitability. Bank can also introduce low cost channels based on the information generated.

### **Customer Churn or Retention Analysis:**

Scoring models need to be developed to identify customers who may leave the bank and the reasons leading to customer churn. So, that bank can initiate a dialogue and stop the customers from leaving the bank. This analysis would also help bank in gaining insights into processes or products which are not going well with the customer. It would help to retain customers and increase lifetime value of customers.

### **Cross Sell & Up Sell**

Creation of single view of customer and customer analysis should be used by the Bidder to create application for assisting bank for cross selling and up selling to a customer. Based on customer information, the bank should be able to identify valued product which could be purchased by an existing customer. The application should also be capable of pointing the best suited timing to approach a customer. It may be based on past behavior and transactions of the customer. The application should also point to the best channel to reach the customer for cross and up sell.

#### **5.4.1.2 Predictive modeling/Data Mining**

Predictive modeling will be based on availability of granular level of data on which predictive models can be build. It will help to predict future NPAs, cross sell, up sell, prospect customers and other business parameters which may assist the bank. The Bidder is responsible for providing predictive modelling and accurate output for a variety of parameters. The list and process will be explained to the bank to get an approval on the process flow. Predictive modeling will assist in scoring each customer and then predicting future behavior of the customer. Bidder should propose the analytical modeling technology such that it should be capable of leveraging the computation power of the database/appliance platform and run scoring models within, when required.

Data mining will be used to access data which would help management to gain business insights. The extracted data needs to be visualized with visual and graphical tools. These insights would be related to product, customers and all other banking data.

## 5.5 Validate & Deploy

### 5.5.1 Testing & QA

- Validate model and check goodness of fit (Receiver operating characteristic Curves, Lift Curves) based on defined framework
- Test other aspects (Unit Testing, System Integration Testing, UAT, Post-Deployment testing, QA testing).
- Document validation and testing criteria and steps which include providing statistical insights of analysis results

### 5.5.2 Modification/ Recalibration

- Fix bugs found during testing
- Modify solution based on user feedback
- Subsequent testing of revised solutions

### 5.5.3 Operationalise

- Training is to be done for Banks Analytics Team and End-Users (both classroom and hands-on mode)
- Preparation & submission of soft copies of training material and end-user manuals.
- Sessions must cover Analytical modelling, Statistical modelling, Reporting etc.

### 5.5.4 Reporting Requirements

Vendor has to develop reports (ad-hoc, analytical, tabular, dashboards, and alerts) as an information delivery mechanism to the business users. Results generated to be made available to the users based on their roles and needs.

The layout and format of the reports should be in a form consumable by the information consumers and as approved by Indian Bank. The users should also be able to do basic activities such as sorting, filtering, slicing, dicing and drill down.

Vendor is expected to build types of reports including but not limited to the following:

#### a. Ad-hoc Reports:-

Users will be able to perform ad-hoc analysis represented through customised ad-hoc reports for decision making by Top management. These are users who have business knowledge and technical knowhow. Vendor is also expected to perform ad-hoc analysis.

#### b. Analytical Dashboards:-

- Dashboards will be built based on the business requirement. These will be essentially targeted towards Top management. There should also be functionality to drill down on a metric (to a separate dashboard or to a separate report) to analyse the cause of a particular event/trend. This movement between dashboard layers should be smooth. The data for the dashboards may be refreshed automatically/ on-demand.
- Solution should provide heat maps based on multiple parameteres as required by bank customized to zone (geo polling), state, district wise etc

#### c. Simple Reports:-

These are simple tabular reports. These are required to show detail level data in easily consumable formats. These are typically used by junior/middle management.

#### d. Alerts:-

Alerts must be generated at specific events based on business requirements including but not limited to turn-around time breach alert, ideal/non allocated lead alerts, Sales target alerts, risk benchmark breaches, exposure breaches, fraud alerts. Such alerts would be consumed across multiple levels and teams basis business needs.

The reports/dashboards should have standard options including but not limited to export to Word/Excel, HTML, XML, XBRL, CSV, PDF etc., printing options, email, SMS options etc.

## **5.6 Support Model**

Post the solution launch and production migration and testing, the Bidder is to provide Post Launch Support Service so as to address day-to-day queries, de-bugging requests and system investigations.

### **5.6.1 Onsite Support - Resources:**

- All the resources provided for monitoring of the products & administration of the solutions shall be OEM certified in respective areas of operation.
- It is mandatory for the bidder to provide dedicated onsite resources having minimum of 2 years experience in relevant field.
- For Reporting and timings the following shall be ensured :-
  - The onsite team shall report to Bank personnel / Bank authorized representative.
  - Shall operate from the Bank's Corporate/Head office in Chennai during business hours assigned to engineers (9:30AM – 6:30PM) on bank working days.
  - In case of exigencies even during off business hours / Bank holidays/ Drill, the resources will be required to be present onsite.
  - An equivalent replacement with knowledge of our site to be given in case the designated resource is unavailable.

### **5.6.2 Scope of support**

Technology related support

- Installation of third party software if any.
- Debugging errors.
- Coding.

Functional support

- Step by step guide to generate output.
- Detailed explanation of effectiveness measures.

If the Vendor fails to deliver or fails to comply with the deadlines and/or milestones and/ or timelines for reasons solely attributable to the vendor, the Bank may, without prejudice to its other remedies under the Contract/RFP, and unless otherwise extension of time is agreed upon, deduct from the Contract Price, as Penalty, a sum equivalent to 0.5% per week or part thereof of total contract price subject to maximum deduction of 10% of the phase wise cost for each week or part thereof of delay, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.

## **5.7 Security Requirements**

The vendor has to comply with the IT (Information Technology) / IS (Information Security) policy of the bank and work within the purview of the IT / IS policy in key concern areas relevant to the RFP. Some of the key areas are as under:



- Responsibilities for data and application privacy and confidentiality
- Responsibilities on system and software access control and administration
- Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Vendor
- Physical Security of the facilities
- Physical and logical separation from other customers of the Vendor
- Incident response and reporting procedures
- Password Policy of the Bank
- Data Encryption/Protection requirement of the Bank

Detailed security requirement of the Bank will be shared with the successful bidder.

The model developed or customized should follow a standard development process to ensure that it meets all (functional, security, performance & regulatory etc.) requirements of the Bank.

### **5.7.1 Analytics Solution logging capabilities**

Implemented solutions should have features pertaining to security and logging which will cover functionalities around:

- User activity logging (reports runs, data deleted etc.).
- System activity logs around the following system query runs, batch report extractions and master data/operational data deletions/modifications.
- Application error and crash logs (e.g. data ingestion errors, failed sanity checks, API errors etc.).

### **5.8 TRAINING**

- To be conducted as per clause No. 29 of RFP.

## **6. EARNEST MONEY DEPOSIT (EMD)**

The Bidder should furnish, as part of their bid, bid security in the form of a bank guarantee issued by a scheduled commercial Bank or Foreign Bank located in India for a sum of Rs.10,00,000/- (Rupees Ten Lakhs only) and valid for 225 days from the last date for submission of Bid, in the format specified in the bid document (Annexure - K). Bank may seek extension of Bank Guarantee, if required.

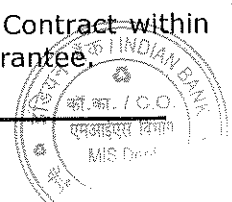
**6.1** Unsuccessful Bidders' Bid Security will be discharged or returned after the completion of purchase process.

**6.2** The successful Bidder's Bid Security will be discharged upon the Bidder signing the Contract and furnishing the Performance Bank Guarantee.

**6.3** The Bid Security may be forfeited if,

a. if a Bidder withdraws its bid during the period of bid validity.  
or

b. in the case of a Successful Bidder, if the Bidder fails to sign the Contract within the specified time of 15 days, or to furnish Performance Bank Guarantee.



## **7. PERFORMANCE BANK GUARANTEE (BG)**

On receipt of notification of award from the Bank, the Successful Bidder shall furnish the Performance security in the Performance Security Form provided in the Bid Document.

Failure of the Successful Bidder to comply with the requirement of signing of Contract and Performance Security shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid Security

- Within 15 (fifteen) days from the date of purchase order issued for the project by the Bank, the successful Bidder shall furnish the Performance Security Form for 10% of total Purchase order value (exclusive of AMC and taxes) in the form of a Bank Guarantee issued by a Scheduled Commercial Bank or Foreign Bank located in India valid for a period of Forty eight (48) months with further one month claim period.
- The performance security submitted by the supplier shall be invoked by the Bank as compensation for any loss resulting from the Supplier's failure in completing their obligations under the Contract.
- The performance security will be discharged by the Bank and returned to the Successful bidder not later than thirty (30) days following the date of completion of the Successful bidder's performance obligations under the Contract on receiving the request from the vendor.

## **8. BIDDING DOCUMENT**

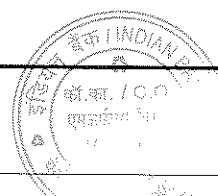
**8.1 Cost of Bidding:** The Bidder shall bear all costs associated with the preparation and submission of its bid including cost of presentation(s), etc. Bank will not be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

**8.2 Content of Bidding Document :** The bidding document provides overview of the requirements, bidding procedures and contract terms. It includes Introduction, Instructions to Bidder, Terms & Conditions of Contract, Eligibility Criteria, Technical Bid (including functional and technical capability specifications) and Commercial Bid. The bidder must conduct its own investigation and analysis regarding any information contained in this RFP document, its meaning and impact of that information.

The Bidder is expected to examine all instructions, statements, terms and specifications in the bidding document. Failure to furnish all information required by the bidding documents or submission of bid not responsive to the bidding documents in every respect will be at the Bidder's risk and may result in rejection of its bid. While Indian Bank has made considerable effort to ensure that accurate information is contained in this RFP and is supplied solely as guidelines for Bidders. Furthermore, during the RFP process, Indian Bank has disclosed or will disclose in the RFP and corrigendum/ addenda, available information relevant to the Scope of Work to the extent, detail, and accuracy allowed by prevailing circumstances.

**8.3 Clarifications & Amendments:** If deemed necessary the Bank may seek clarifications on any aspect from the bidder. However that would not entitle the bidder to change or cause any change in the substances of the bid already submitted or the price quoted. The bidder may be asked to give presentation for the purpose of clarification of the bid.

At any time prior to the deadline for submission of bids, the bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder(s), may modify the bidding document by amendment(s).



All prospective bidders will be communicated of the details of amendments and clarifications. Signed copy of the amended document should form part of the Technical Bid.

The Bidder requiring any clarification of the bidding documents should submit (by email in format as prescribed in Annexure P) written queries on or before: 5 PM, 10/07/2018 addressing to:

Assistant General Manager,  
MIS Department  
INDIAN BANK, Corporate Office  
254-260, Avvai Shanmugam Salai  
Royapettah, Chennai – 600 014.  
Ph: 91-44-28134316, 28134480  
Email: homis@indianbank.co.in  
[sanjeev.sethi@indianbank.co.in](mailto:sanjeev.sethi@indianbank.co.in)  
[rnsahoo@indianbank.co.in](mailto:rnsahoo@indianbank.co.in)

## **9. BIDDING PROCESS**

The bids shall be submitted in two separate sealed envelopes, one containing **Technical Bid** and other **Indicative Commercial Bid** (Annexure F), both to be submitted together in one envelope. All details with the relevant information / documents / acceptance of all terms and conditions strictly as described in this RFP will have to be submitted. In the first stage, TECHNICAL BID will be evaluated. Bidders satisfying eligibility criteria and agreed to comply with all terms and conditions specified in this document will be evaluated for technical specifications. Technically qualified bids shall be called for further RFP process.

## **10. PREPARATION AND SUBMISSION OF BIDS**

**10.1** The bids prepared by the bidder and all correspondence and documents relating to bids exchanged by the bidder and Bank must be written in English.

**10.2** Bidder must provide individual and factual replies to specific questions asked in the RFP.

**10.3** Technical bid should comprise of one soft copy and one hard copy (identical to the soft copy). Hard copy of technical bid should be a complete document and placed in a sealed envelope super-scribed as "**TECHNICAL BID**". The soft copy of the technical bid should be submitted on a CD sealed in an envelope marked as "**SOFT COPY OF TECHNICAL BID**". These two sealed envelopes should be placed in a single sealed envelope super scribed as "**Technical bid for selection of vendor for the Purpose of End to end Data Analytics Implementation in Indian Bank**".

Technical bid should include all documents/proof as specified on **Annexure V – check list of documents to be submitted**

**Note: All Annexure and enclosed formats should be duly filled**

**10.4** Bidder should submit **indicative commercial bid** as per **Annexure F** of the bid document. Indicative Commercial bid should comprise of one hard copy. Hard copy of commercial bid should be a complete document and placed in a sealed envelope super-scribed as "Indicative Commercial bid for Selection of Vendor for the Purpose of End to End Data Analytics Implementation in Indian Bank". The commercial bid will also include the cost of the services, software for the tool proposed by the vendor. There should be one final cost that needs to be mentioned by the vendor.

**10.5** The bids should be submitted in 2 separate envelopes one for Technical Bid (super scribed as **"Technical bid for Selection of Vendor for the Purpose of End to End Data Analytics Implementation in Indian Bank"** and other for Commercial Bid (super scribed as "Indicative Commercial bid for Selection of Vendor for the Purpose of Analytics Implementation in Indian Bank")

**10.6 Bid prices:** The prices should be specified only in "Indicative Commercial Bid" and must not be specified at any other place in the bid document.

**10.7 Revealing of Prices:** The rates and/ or prices in any form or for any reasons should not be disclosed in the technical or other parts of the bid except in the commercial bid; Failure to do so will make the bid liable to be rejected. Before opening of commercial bid, if price revision is envisaged by the bank, revised commercial bid may be required to be submitted in a separate sealed envelope.

**10.8 Pre-Bid Meeting:**

Pre-bid Meeting will be held on 11/07/2018 at 11 A.M. at the following address, to clarify the queries raised by the bidders.

**Indian Bank  
Corporate Office  
Management Information System Department  
254-264 Avvai Shanmugam Salai  
Chennai – 600 014.**

In case the probable bidder wants to participate in the Pre-bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by sending the **cost of bid document i.e. Rs.5,000/- (Rs. Five thousand only)(non-refundable)** by way of Demand Draft in favour of Indian Bank payable at Chennai. **Only those Bidders or their Representatives (Maximum 2 persons) who have registered with the Bank will be allowed to participate in the pre-bid meeting.** Such Bidders who have submitted DD for attending pre bid meeting are not required to submit the DD for cost of Bid Document along with technical bid.

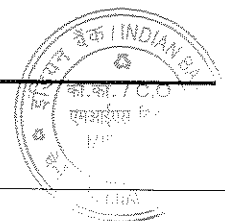
Prospective bidders are welcome to attend the Pre-bid Meeting. Bidder's designated representatives (maximum two persons) may attend the pre-bid Meeting. The Bidders are requested to send their queries two days before the date of Pre-bid Meeting to the following email-ids:

[homis@indianbank.co.in](mailto:homis@indianbank.co.in)  
[sanjeev.sethi@indianbank.co.in](mailto:sanjeev.sethi@indianbank.co.in)  
[rnsahoo@indianbank.co.in](mailto:rnsahoo@indianbank.co.in)

Clarifications will be given for queries received in writing. The clarifications / Amendments if any will be ported on the Bank's Website and communication will be sent to the Bidders who have raised query/ies.

**10.9 Period of validity of Bids**

Bids shall remain valid for a period of 180 days after the last date for submission of bid prescribed. A bid valid for a shorter period shall be rejected by the Bank as non-responsive. Bank may seek extension of bid validity, if required.



At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Bidding Documents by amendment/s.

Amendment/s if any, given by the Bank will be binding on the Bidders.

**10.10 Bid Integrity:** Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that Bank may take. All the submission, including any accompanying documents, will become property of Indian Bank. The bidders shall be deemed to license, and grant all rights to Indian Bank, to reproduce the whole or any portion of their solution for the purpose of evaluation, to disclose the contents of submission to other bidders and to disclose and/ or use the contents of submission as the basis for RFP process.

**10.11 Format and Signing of Bid:**

10.11.1 The bidder should prepare submission as per minimum eligibility criteria, Technical Bid, Indicative Commercial Bid and other requested information.

10.11.2 All pages of the Bid document should be serially numbered and shall be signed by the authorized person(s) only. The person(s) signing the bid shall sign all pages of the bid and rubber stamp should be affixed on each page except for an un-amended printed literature. The bidder should submit a copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the tender document.

10.11.3 Any interlineations, erasures or overwriting shall be valid only if the person(s) signing the bid sign(s) them.

10.11.4 In case of any discrepancies between hard and soft copy, the hard copy will be consider as base document.

**10.12 Last date for submission of bids**

Last Date for bid submission is: **3:00PM IST on 27/07/2018.**

- In the event of the specified date being the last day for the submission of bids being declared a holiday for the Bank in chennai, the bids will be received up to the appointed time on the next working day.
- The Bank may, at its discretion, extend this deadline for the 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 will thereafter be subject to the deadline as extended.
- Any bid received by the Bank after the deadline for submission of bids prescribed by the Bank will be rejected and returned unopened to the Bidder.

**10.13 Bid Currency:** Prices shall be expressed in Indian Rupees only.

**10.14 Modification and Withdrawal of Bids:** No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of period of bid validity.

**10.15 opening of technical bids by bank:**

The Bank will open the Technical bid in the presence of officers authorised for the purpose, and bidders' representatives **at 3:30 P.M. on 27/07/2018**. No bid shall be rejected at bid opening, except for late bids, which shall be returned unopened to the Bidder.

**Bidder should provide indicative price only as there will be reverse auction to finalize L1 bidder.**

The envelope containing the indicative commercial offers of only those Bidders, who are short-listed after technical evaluation, would be opened. The format for quoting commercial bid set out in Annexure F. The commercial offer should consist of comprehensive Cost. Bidder must provide detailed cost breakdown, for each and every categories mentioned in the commercial bid.

After the opening of the Commercial Bid, Indian Bank will go for Reverse Auction. All the technically qualified bidders will be notified to participate in Reverse Auction process. Technically qualified bidder/s that choose not to participate in reverse Auction process will be disqualified from the entire evaluation process and will forfeit their EMD.

General and technical evaluation will be conducted as per Clause no.50 of RFP.

The online reverse auction will be conducted by the Bank or a company who has been authorized in this regard by the Bank. Reverse auction guidelines will be communicated to all technically qualified bidders. **Bidder having the lowest bid in the reverse auction would be the L1 bidder and may be awarded the contract.**

**11. AWARD & SIGNING OF CONTRACT**

Indian Bank will notify successful bidder in writing by letter in duplicate or fax that its bid has been accepted. The Selected bidder has to return the duplicate copy to the Bank within 7 working days duly Accepted, Stamped and Signed by Authorized Signatory in token of acceptance.

The successful bidder shall be required to enter into a contract/ SLA with the Bank, within 15 days of the award of the contract or within such extended period as may be decided by the Bank along with the letter of acceptance, NDA, BG and 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 acceptance thereof.

Copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the acceptance letter, contract and NDA should be submitted. The contract/agreement will be based on bidders offer document with all its enclosures, modifications arising out of negotiation /clarifications etc. and will include SLA, project plan - phases & milestones and schedule, copies of all necessary documents, licenses, certifications etc.

The Bank reserve the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as a part of the final contract

**12. SUBCONTRACTING**

Subcontracting will be at the discretion and prior approval of the bank.

**13. PATENT RIGHTS AND INDEMNITY**

For any licensed software used by the Vendor for performing services or developing software for the Bank, the Vendor should have right as well right to license for the outsourced services or third party software development. Any license or IPR violation on the part of Vendor should not put the Bank at risk. The bank reserves the right to audit the license usage of the Vendor.

The Vendor shall, at their own expenses, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad. In case of violation/ infringement of patent/ trademark/ copyright/ trade secret or industrial design, the supplier shall after due inspection and testing get the solution redesigned for Indian Bank at no extra cost.

The supplier shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible therefore, including all expenses and court and legal fees.

The Bank will give notice to the supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

The supplier shall grant the Bank a fully paid-up, Irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software provided by the supplier, including all inventions, designs and marks embodied therein perpetually.

**14. NO WAIVER OF BANK RIGHTS OR SUCCESSFUL BIDDER'S LIABILITY**

Neither any payment sign-off by Bank, nor any payment by Bank for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by Bank shall affect or prejudice the rights of Bank against the finally selected bidders, or relieve the finally selected bidders of their obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in Bank to pay for alterations/ amendments/ variations, or discharge the liability of the successful bidder for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify Bank nor shall any such certificate nor the acceptance by them of any such paid on account or otherwise affect or prejudice the rights of the successful bidder against Bank.

**15. INSPECTION, QUALITY CONTROL AND AUDIT**

15.1 The Bank may, at its discretion, get the products, software solution and services of the finally selected bidder inspected/ audited by its internal/ external inspectors/ auditors/ Reserve Bank of India. The finally selected bidder shall facilitate the same.

15.2 The selected bidder shall, whenever required, furnish all relevant information, records, and data to such auditors and / or inspecting officials of the Bank / Reserve Bank of India and or any regulatory authority / Bank's consultant / Testing agency entrusted by the Bank to carry out this work.

15.3 The Bank may, at its discretion carry out factory inspection by a team of Bank officials or demand a demonstration of the solution proposed on a representative model in Bidder's office as per specification provided by the Bank.

15.4 The Bank may, at its discretion inspect, test the products/solution after delivery of the same to the Bank and where necessary may reject the products/solution which does not meet

the specification provided by the Bank. This shall in no way be limited or waived by reason of the products having previously being inspected, tested and passed by the Bank or its representative prior to the products shipment from the place of origin or prior to the installation and commissioning.

15.5 The Bank at its discretion may carry out periodic inspection/quality checks on continual basis and where necessary may reject the products/solution which does not meet the specifications provided by the Bank.

Nothing stated hereinabove shall in any way release the Vendor from any obligations under this contract.

#### **16. CANCELLATION OF CONTRACT**

The Bank shall have the right to cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of at least 3 (three) months, for any valid reason, including but not limited to the following reasons:

1. Laxity in following security standards laid down by the Bank
2. Excessive delay in execution of orders placed by the Bank
3. Discrepancies / deviations in the agreed processes and/or products/ software / solution/ services /licenses.
4. Violation of terms & conditions stipulated in this RFP

#### **17. DELAYS IN THE VENDOR'S PERFORMANCE IN SUCCESSFUL IMPLEMENTATION OF THE PROJECT**

Delivery of the models, trainings shall be made by the Vendor in accordance with the time schedule, technical specification, scope of the project and other terms & conditions as specified in the RFP/SLA/Contract. Any delay in performing the obligation /defect in performance by the supplier may result in imposition of liquidated damages, invocation of Performance Bank Guarantee and/or termination of contract.

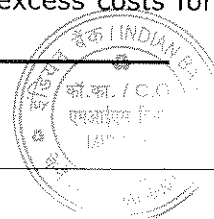
#### **18. LIQUIDATED DAMAGES**

If vendor fails to perform services within stipulated time schedule for reasons solely attributable to the vendor, the Bank shall, without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum @ 0.5% per week, of the total contract price, for delay of each week or part thereof, maximum up to 10% of contract price. Once the maximum is reached, Indian Bank may consider termination of Contract pursuant to the conditions of contract.

#### **19. TERMINATION FOR DEFAULT**

Indian Bank may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Vendor, terminate the contract by giving 3 months notice in whole or part: if the Vendor fails to deliver any or all of the systems within the period(s) specified in the Contract, or within any extension thereof granted by the Bank pursuant to conditions of contract or if the Vendor fails to perform any other obligation(s) under the Contract.

In the event Indian Bank terminates the Contract in whole or in part, Indian Bank may procure, upon such terms and in such manner, as it deems appropriate, systems or services similar to those undelivered and the Vendor shall be liable to Bank for any excess costs for





such similar systems or services. However, the vendor shall continue the performance of the contract to the extent not terminated.

## **20. FORCE MAJEURE**

Any failure or delay by bidder or Bank in performance of its obligation, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, or acts of God, war, terrorism, Page riots, civil disorders, rebellions or revolutions, acts of government authorities or other events beyond the reasonable control of non-performing Party, is not a default or a ground for termination.

If Force Majeure situation arises the Vendor shall promptly notify Bank in writing of such conditions and the cause thereof. Unless otherwise agreed by Indian Bank in writing, the Vendor shall continue to perform its obligations under the contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

## **21. TERMINATION FOR INSOLVENCY**

Indian Bank may at any time terminate the Contract by giving written notice to the Vendor, if the vendor becomes bankrupt or otherwise insolvent. In this event termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has occurred or will accrue thereafter to Indian Bank.

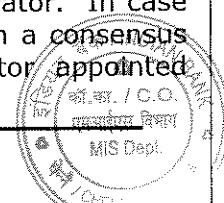
## **22. SETTLEMENT OF DISPUTES**

- 22.1 If any dispute or difference of any kind whatsoever shall arise between the Bank and the Successful bidder in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.
- 22.2 If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Bank or the Successful bidder may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.
- 22.3 Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods under the contract.

Arbitration proceedings shall be conducted in accordance with the following rules of Procedure.

The dispute resolution mechanism to be applied shall be as follows:

- (a) In case of dispute or difference arising between the Bank and the Successful bidder relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Bank and the Successful bidder; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Arbitrator appointed



subsequently, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which appointment shall be final and binding on the parties.

- (b) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian Banks' Association shall appoint the Arbitrator. A certified copy of the order of the Indian Banks' Association making such an appointment shall be furnished to each of the parties.
- (c) Arbitration proceedings shall be held at Chennai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.

The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.

22.3.1 Notwithstanding any reference to arbitration herein,

- a) the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
- b) please take note that inspite of any reference to Arbitration, the Bank shall pay the Successful bidder any monies due to them as per the Contract Terms.

22.3.2 Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties seek redressal/other legal recourse.

### **23. LAW GOVERNING THE CONTRACT**

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the Applicable Law.

### **24. APPLICABLE LAW**

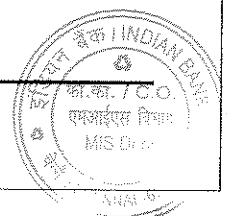
The Contract shall be interpreted in accordance with the laws of India and any other guidelines having the force of law in India and within the jurisdiction of Chennai courts.

### **25. LANGUAGE**

The contract shall be executed in English which shall be the binding and controlling language for all matters relating to the meaning or interpretation of the contract.

### **26. NOTICES**

Any notice, request or consent made pursuant to this contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the party to whom the communication is addressed, or when sent by registered mail, courier or facsimile to such party at the address specified below. A notice



shall be effective when delivered or on the notice's effective date. For the purpose of all notices, the following shall be the current address:

**Assistant General Manager (MIS)  
INDIAN BANK, Corporate Office  
Management Information Systems Department  
254-260, Avvai Shanmugam Salai,  
Chennai 600 014.**

## **27. VENDOR'S OBLIGATION**

The vendor is obliged to work closely with Indian Bank's staff, act within its own authority and abide by directives issued by Indian Bank from time to time.

The Vendor is responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanours on the part of its personnel.

## **28. TESTING AND QUALITY ASSURANCE**

The Vendor is to test the systems at the different implementation stages both prior to and post final launch. The underlying philosophy is to ensure that all requirements are met as per expectations prior to launch with a level of quality that is pre-determined at requirement gathering stage.

The Vendor is to perform the following testing at different implementation stages:

### **a) Model Building**

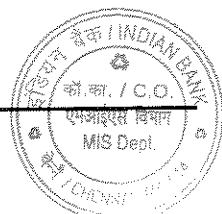
- Ensure that correct data sources and variables are being sourced for model calculations
- Validate models built using methods such as goodness of fit tests (Receiver operating characteristic Curves, Lift Curves, Chi-Square, Z tests)
- Ensure that output is as per requirements in terms of required metrics being reported
- Validate that metrics are being calculated correctly (test scenarios to be created with expected values which are to be compared to generated results)
- Test generation of reports in required formats and forms (eg: PDF, Excel Pivot)
- Subsequent rounds of testing to be completed to implement changes specified by Indian Bank/ fix bugs observed during previous testing rounds (must be completed prior to launch)
- Change log document to be maintained for each iteration to capture need for change and resolution

### **b) System Integration Testing**

- Unit Testing
- System Integration Testing

### **c) Final Solution Functionality Testing**

- User-interface Testing
- Stress Volume Testing
- User Acceptance Testing



All testing scenarios are to be determined prior to testing and to be signed off by end-users as appropriate. Test results are to be documented and a change tracker maintained to ensure all failures/changes are completed before system production launch. Timelines to be communicated and agreed upon with corresponding users before changes are made.

## **29. TRAINING**

The Bidder is responsible for providing training to Indian Bank Team that covers both technical and functional spheres of the systems and solutions implemented.

- These representatives bring with them knowledge of existing applications, interfaces, constraints, information requirements, etc.
- Training needs of these team members will be in the following areas
  - a) Report customization
  - b) Coding and other techniques to extract data from the solutions for user-specific analysis
  - c) Cover specific analytics concepts used in the models built such as hypothesis formation, profiling, sampling of data, various transformations of data sets, variable selection, model development, model validation, testing, results interpretation and recalibration steps and procedures so that they can refresh/recreate the models/analysis independently once the solution is in place.
  - d) Run through the metrics that measure model effectiveness to ensure Indian Bank teams are aware of model scope and effectiveness (Goodness of fit, Chi-square tests, R-square, Gini Co-efficient, Information Value)

### **29.1 Training Location**

Training will be conducted in Indian Bank premises.

### **29.2 Mode of Training**

The Bidder shall provide the trainings in classroom & hands-on mode.

### **29.3 Training Documents**

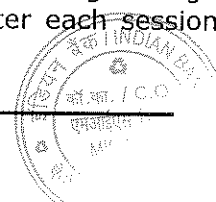
Each implemented model must have a model document which explains the core functionality of the model and method used to develop the model.

The documentation needed in terms of methods followed across various steps of modelling has to be provided in a readable and understandable format and ensure that all the intricacies from data extract to model implementation are covered in the trainings.

The Bidder will be responsible for preparation & submission to Indian Bank soft copies of the training material and end user manuals. End user manuals should cover "how to use" concepts for all modules of the solution being implemented.

### **29.4 Training Effectiveness**

Indian Bank will measure the effectiveness after the completion of the training through training feedback forms. The bidder should obtain training feedback after each session and address inadequacies if any.



The trainer must be approved by Indian Bank.

### **30. DOCUMENTATION**

Following documents should be delivered by the Vendor to the Bank for every software/ tool including third party software/ tool before software/ tool/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, on-line tutorials/CBTs, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.

Additionally Vendor has to provide written and documented following deliverables to Indian Bank during the course of the project. The necessary documentation from the Bidder can be broadly divided into the following:

a) Requirements Documentation

Requirement Document (result of requirement gathering stage) – to form the backbone of implementation plan.

- Function Specific end goals with associated models and systems to achieve these goals
- End metrics that are needed to be reported
- Statistical/data/analytics techniques being incorporated
- Business logics to be documented for each area concerned
- Data sources planned to be used
- Number of reports with form of reports

b) Implementation Related Documentation

The following documents should be delivered by the Vendor to the Bank for all requirements before moving into production:

- Implementation Plan with key deliverables and date of implementation
- List of models agreed upon for each function and final version with details of changes
- Technical Documents
- User manuals, operation manuals for running models
- Design documents, Process documents for entire model development life cycle with detailed steps and procedures
- Software requirement specification, system configuration documents (if any additional components are used)
- Code manuals containing (where applicable) final implementation codes with necessary commentary, change logs, brief target use and final output illustration for all codes related to analytical models/solutions and reports that the Vendor creates/uses as part of the analytics implementation

c) Functional Documents

- Separate documents for each analytical model/solution to be created which will be compared to the requirement document to ensure full achievement of requirements
- Broad objective of the model

- End-to-end procedures followed to build model with illustration on the steps
  - i. Source datasets used
  - ii. Key metrics being calculated (final metrics, indicative variables that capture quality of results) along with formula for each
  - iii. Concepts used for the model (statistical frameworks, analytical assumptions) with effectiveness measures
  - iv. Calculation steps to arrive at final output from inputs
  - v. Note on range of outputs generated (scope of usage, limitations, effectiveness measurement)
  - vi. Programming Codes (if applicable) to arrive at desired output
  - vii. Commentary on fit with original requirement and reason for deviation if applicable

d) Testing Related Documentation

- Test Strategy Document and Overall Testing Plan
- Defect List
- Test Scenarios and results for each round of testing at each stage of implementation
- Change logs for iterations capturing need for change, status and resolution of change
- Review Records
- Test Bug Reports
- Root Cause Analysis Report

Any level/version changes and/or clarification or corrections or modifications in the above mentioned documentation should be supplied by the Vendor to the Bank free of cost in timely manner.

e) Deployment Related Documentation

The vendor should provide following documents

- Deployment checklist followed which includes but is not limited to site preparation, configuration steps etc.
- Deployment dependencies
- List of areas to be impacted due to this deployment

f) Training related documentation

- Documents including but not limited to business purpose of the model, model algorithm, sampling techniques, linkage to business processes and other models etc
- User manuals
- Tool related technical documents

### **31. SOURCE CODE**

- The source code /object code / executable code (for the purpose of this RFP – may be called as implementation code) and compilation procedures of the analytical models/solutions and reporting solutions that the Vendor creates/uses as part of the Analytics Implementation for the purpose of this project should be provided to the Bank after successful UAT or escrow arrangement should be put in place. All necessary

documentation in this behalf should be made available to the Bank. In case of Escrow arrangement, complete details and the location and the terms and conditions applicable for escrow must be specified.

- Any update or upgrade to source code should be informed and brought under Escrow or made available to the Bank.
- All the customization/ development carried out by the vendor will be the property of the bank.

### **32. SERVICES**

- All professional services necessary to successfully implement the proposed solution will be part of the RFP. These services include, but are not limited to, Project Management, Training, Deployment methodologies etc.
- The bidder should submit as part of technical Bid an overview of Project Management approach of the proposed solution.
- Bidder should ensure that vendor's key personnel with relevant skills are always available to the Bank.
- Bidder should ensure the quality of methodologies for delivering the services and its adherence to quality standard.
- Bidder should be willing to transfer skills to relevant Banking Personnel by means of training and documentation.
- For every change request Vendor should provide detail effort estimates to the Bank including the code change requirements, affected applications, resource requirements, testing requirement, time required to implement the changes etc.
- Bidder should provide and implement patches / upgrades / Software / OS / Tools/ Middleware etc as and when release by the Vendor/OEM or as per requirements of the Bank. Bidder should bring to notice of the Bank all release /version change.
- Bidder should obtain a written permission from the Bank before applying any of the patches / upgrades / updates.
- Bidder has to support older versions of the software / OS/ Tools / Middleware etc in case the Bank chooses not to upgrade to latest version.
- Bidder should provide maintenance support for Software / Operating System/ Tools / Middleware over the period of contract.
- All products updates, upgrades & patches should be provided by the Bidder/Vendor free of cost during support period.
- Bidder should provide legally valid software solution. The detail information on license count and type of licenses should also be provided to the Bank.

### **33. CONTINGENCY CLAUSE**

The bidder shall arrange and ensure proper Data Recovery Mechanism, Attrition Plan and other contingency plans to meet any unexpected obstruction to the service provider or any employees of the service provider in rendering the Services or any part of the same under this Agreement to the Bank. The bidder at Banks discretion shall co-operate with the Bank in case on any contingency.

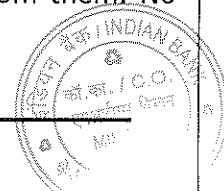
### **34. TRANSITION REQUIREMENT**

In the event of failure of the bidder to render the Service or in the event of termination or expiry of term or otherwise, without prejudice to any other right, the Bank at its sole discretion may make alternate arrangements for getting the Services from other source. The Bank may give a prior notice to the bidder before availing such service from alternate source. The bidder shall continue to provide services till a 'New Service Provider' completely replaces the bidder and bidder shall render all reasonable assistance and help

to the Bank and to the new Service Provider engaged by the Bank for smooth switch over and continuity of the services. The bidder shall be liable to reimburse the expenses, if any incurred by the Bank in availing such services from the alternate source.

### **35. TERMS & CONDITIONS**

- a) Language of Bid: All bids and supporting documentation shall be submitted in English.
- b) Indian Bank reserves the right to accept or reject any or all Bids without assigning any reason thereof and Bank's decision in this regard will be treated as final. Bids may be accepted or rejected in total or any part or items thereof. No contractual whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of the Bank and the Bidder. However, until a formal contract is prepared and executed, this offer together with Bank's written acceptance & notification of award shall constitute a binding contract with the vendor.
- c) Any Bid not containing sufficient information, in view of Indian Bank, to permit a thorough analysis may be rejected.
- d) The Bank shall have the right to reject the bids not submitted in the prescribed format or incomplete in any manner.
- e) Indian Bank is not responsible for non-receipt of bids within the specified date and time due to any reason including postal delays or holidays.
- f) The Bank also reserves the right to alter/ modify any/ some/ all of the requirements, as it may deem necessary, and notify the same on its website [www.indianbank.in](http://www.indianbank.in) before the last date for submission of response under this RFP. The Bidders should be agreeable for the same.
- g) Bids not conforming to the requirements of the RFP may not be considered by Indian Bank. However, Indian Bank reserves the right, at any time, to waive any of the requirements of the RFP, if in the sole discretion of Indian Bank, the best interest of Indian Bank be served by such waiver.
- h) Bidders who do not meet the technical criteria stipulated by the Bank will not be considered for further evaluation.
- i) Indian Bank reserves the right to cancel the RFP process at any time prior to award of contract, without thereby incurring any liabilities to the affected Bidder(s). Reasons for cancellation, as determined by Indian Bank in its sole discretion include but are not limited to, the following:
  - Services Contemplated are no longer required
  - Scope of work were not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments
  - Proposed prices are unacceptable to the Work
  - The Project is not in the best interest of Indian Bank
  - Any other reason
- j) Pre-bid meeting, if any, will be held to brief the intending bidders about the requirements of the Bank and to furnish clarifications on any points / queries received from them. No separate communication will be sent for this meeting.





- k) Indian Bank reserves the right to verify the validity of bid information and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of RFP or even after award of contract.
- l) Indian Bank reserves the right to re-negotiate the prices in the event of changes in the market conditions and/or technology etc.
- m) During the term of agreement, bidder will not hire or retain, either as an employee or consultant any employee of Bank. During the contract period, Bank will also not hire or retain, either as an employee or consultant, any employee of the bidder. Nothing herein shall affect bank's public recruitment process.
- n) All pages of RFP should be stamped and signed by Authorized Signatory of the Bidder.
- o) Vendor should carry out any change request necessitated by the Bank
- p) Bank may choose to take an undertaking from Vendor employees to maintain the confidentiality of the Bank's information/documents etc. Bank may seek details / confirmation on background verification of Vendor's employees worked/working on Bank's project as may have been undertaken / executed by the Vendor. Vendor should be agreeable for any such undertaking/verification.
- q) Documentation:

**For the System & other Software, the following will apply:**

- a) The vendor shall supply standard software packages published by third parties in or out of India in their original publisher-packed status only, and should have procured the same either directly from the publishers or from the publisher's sole authorized representatives only.
- b) The Vendor shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Vendor shall also provide licensed software for all software products whether developed by it or acquired from others. There shall not be any default in this regard.
- c) In case the Vendor is providing software which is not his proprietary software then the Vendor must submit evidence in the form of agreement he has entered into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank.
- d) The vendor shall explicitly absolve the Bank of any responsibility / liability for use of system / application software delivered along with the equipment, (i.e. the vendor shall absolve the Bank in all cases of possible litigation / claims arising out of any copyright / license violation) for software(s) published either by third parties, or by themselves.

**Documentary Evidence Establishing Bidder's Eligibility and Qualifications**

The documentary evidence of the Bidder's qualifications to perform the Contract if its Bid is accepted shall establish to the Bank's satisfaction:

- i. In the case of a Bidder offering to supply products and/or Systems under the Contract which the Bidder did not produce, the Bidder has been duly authorized as per authorization letter (Annexure-M)
  - ii. Adequate, specialized expertise are available to ensure that the support services are responsive and the Bidder will assume total responsibility for the fault-free operation of the solution proposed and maintenance during the contract period and provide necessary maintenance services.
- r) **Documentary Evidence Establishing Eligibility of Products and Conformity to Bidding Documents**

The Bidder shall submit point by point compliance to the technical specifications and it should be included in the Bid.

**s) Country of Origin / Eligibility of Goods & Services**

All goods and related services to be supplied under the Contract shall have their origin in eligible source countries, as per the prevailing Import Trade Control Regulations in India.

For purposes of this clause, "origin" means the place where the goods are mined, grown, or manufactured or produced, or the place from which the related services are supplied. Goods are produced when, through manufacturing, processing or substantial and major assembly of components, a commercially-recognized product results that is substantially different in basic characteristics or in purpose or utility from its components.

**t) Acceptance Procedure:**

On successful completion of installation, commissioning, acceptability test, receipt of deliverables, etc., payment will be released to the Vendor.

**u) Warranty/ Uptime**

The system is said to be up when user is able to use the system without any performance problem or glitches.

**The system needs to be up 99.5% of the total hours.**

Uptime (%) = ((Sum of total hours during month – Sum of downtime hours during month) X 100) / Sum of total hours during month.

Penalty of up to 0.5% of contract price may be imposed on selected bidder for a single instance of downtime with a ceiling of 10% of total contract price.

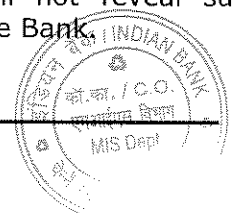
Total hours during the month should be calculated based on criticality of the system. For example: For critical system Total hours during month = 24 \* 30

Periodicity of uptime calculation may be changed at the sole discretion of the bank from monthly to daily/quarterly etc. as per uptime requirements of the project

**v) Use of Contract Documents and Information**

The Bidder shall not, without the Bank's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The Bidder will treat as confidential all data and information about the Bank, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.



### 36. PAYMENT TERMS

Payment will be in Indian Rupees.

The payment Schedule will be as follows:

The Vendor is expected to follow the schedule as mentioned below. The submission of deliverable will be deemed complete after the submission of the hard and soft copy of the deliverable by the Vendor.

There will be no advance payments. There will be no interest on late payment.

S.NO	Milestone	Timeline	% Amount to be paid towards implementation cost
1	Phases I	Completion of Phase I sign off.	30% of Total Implementation Charge
2	Phase II	Completions of Phase II sign off.	30% of Total Implementation Charge
3	Phase III	Completions of Phase III sign off.	40% of Total Implementation Charge

The Vendor shall submit draft deliverables as per the time line indicated above. Thereafter, the Vendor is expected to submit the final reports within one week considering the feedback.

The Payment Schedule for Licenses cost will be as follows:

S.No	Timeline	% of Amount to be paid towards license cost.
1.	1 <sup>st</sup> year on delivery of license	70 % of License amount.
2.	2 <sup>nd</sup> year	15% of License amount
3.	3 <sup>rd</sup> year	15% of License amount

The Payment Schedule for AMC cost will be as follows:

- Yearly in advance for 2<sup>nd</sup> year.
- Yearly in advance for 3<sup>rd</sup> year.
- On mutually agreed terms from 4<sup>th</sup> and 5<sup>th</sup> year.

The Payment Schedule for Manpower cost will be as follows:

Cost of manpower for onsite support will be paid on quarterly basis in arrears.

### 37. PROJECT DURATION / CONTRACT PERIOD

The contract period will be for 3 years. For 3 years, vendor will develop and support models, reports and solution.

### 38. CONFIDENTIALITY

The Vendor will be exposed, by virtue of the contracted activities, to internal business information of Bank, affiliates, business partners and /or customers. The Vendor would be required to provide an undertaking that they will not use or pass to anybody the data/information derived from the Bank's database and any other data source in any form. The Vendor must safeguard the confidentiality of the Bank's business information,

applications and data. For this, the Vendor and employees of the Vendor are required to sign Non-disclosure agreement with Bank.

Disclosure of any part of the afore mentioned information to parties not directly involved in providing the services requested, unless required to do so by the Court of Law or other Statutory Authorities, could result in premature termination of the contract. The Bank may, apart from blacklisting the Vendor, initiate legal action against the Vendor for breach of trust. The Vendor shall also not make any news release, public announcements or any other reference on RFP or contract without obtaining prior written consent from the Bank.

### **39. OWNERSHIP**

All information possessed by the Bidder during the period of engagement belongs to Indian Bank. By having the responsibility of implementing analytics in the Bank, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

### **40. REPLACEMENT**

Resource(s) deployed on the project can be replaced with a minimum notice of one month with the prior approval of the Bank. The replacement resource(s) should be acceptable to the Bank and part of transition for 1 (one) month. Any transition or notice of less than stipulated period will attract a penalty of Rs. 1,00,000/- (Rupees one Lac Only). In case of replacement due to resignation, no penalty will be levied.

Bank will have the sole discretion not to accept any resource, if found not satisfactory to the Bank. Vendor will face penalty as per Annexure L if replacement issues are causing delay in project execution.

### **41. CONTRACT AMENDMENTS**

No variations in or modifications of the terms of the contract shall be made except by written amendment signed by the parties.

### **42. PERIODIC REVIEW**

Indian Bank may periodically review progress of the project and if it is not found satisfactory, the Bank may terminate the contract. Bank may decide to interview the persons involved in the activity of analytics implementation in the Bank at any time during the project period, at its sole discretion.

### **43. PROJECT SUPPORT**

The Vendor should support the Bank during validity of the contract period to successfully complete the scope outlined by the Bank in the RFP.

### **44. PENALTY**

If the Vendor fails to deliver or fails to comply with the phase wise deadlines and/or milestones and/ or timelines for reasons solely attributable to the vendor, the Bank may, without prejudice to its other remedies under the Contract/RFP, and unless otherwise extension of time is agreed upon, deduct from the Contract Price, as Penalty, a sum equivalent to 0.5% per week or part thereof of contract price subject to maximum



deduction of 10% of the phase wise cost for each week or part thereof of delay, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.

- i. An unexcused delay by the Vendor in the performance of its delivery obligations shall render the Vendor liable to any or all of the following sanctions: forfeiture of its performance security, imposition of liquidated damages, and / or termination of the contract for default.
- ii. If at any time during the performance of the contract, should the Vendor encounter conditions having an impact on the timely delivery of the goods and performances of services, the Vendor shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable, after receipt of the Vendor's notice, the Bank shall evaluate the situation and may at its discretion extend the Vendor's time for performance, in which case the extension shall be ratified by the parties by amendment of the contract.
- iii. Bank will have right to recover any opportunity loss or monetary loss incurred by the Bank due to delay of the bidder in meeting timelines specified for the project, negligence of bidder, etc.
- iv. The penalty may be recovered from project cost/AMC cost/BG as per discretion of the Bank.

The penalty for various breaches is as follows.

S.No	Parameter	Penalty	Ceiling
1.	Adherence to Milestone timelines	If the Bidder fails to achieve the delivery of any phase within defined duration for reasons solely attributable to the vendor, the payment to vendor will be liable for deduction as penalty which will be @ 0.5% of total contract price for delay of each week or part thereof.	10% of Total payment linked to the total contract price.
2.	SLA	<b>If the models are not developed as per decided schedule in the agreed project plan for reasons solely attributable to the vendor or showing defective results, the payment to vendor will be liable for deduction as penalty which will be @ 0.5% per week, of the phase wise cost, for delay of each week or part thereof.</b> For support model single instance of failure in providing different kind of support will call for following penalty <ul style="list-style-type: none"> <li>• Critical: 0.05%</li> <li>• Urgent:0.04%</li> <li>• High:0.03%</li> <li>• Medium:0.02%</li> <li>• Low:0.01%</li> </ul>	10% of the total contract price.

		The above percentages are of the contract price.	
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**Once the maximum penalty is reached under any parameter, Indian Bank may consider termination of contract pursuant to the conditions of the contract.**

#### **45.COVERAGE OF ALL BANKS UNDER THE EPF AND MP ACT 1952:**

The successful bidder has to submit attendance, salary, appointment letters etc., of all the outsourced employees for any type of services engaged either through contractors or directly. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF and MP Act 1952. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the ECR should be submitted.

#### **46.VENDOR EMPLOYEE BACKGROUND VERIFICATION.**

Details of background check conducted for vendor staff provided for onsite support, their KYC details have to be shared with the Bank.

#### **47. BANK'S RIGHT TO VARY QUANTITIES**

The Bank reserves the right to increase or decrease the quantity of goods and services originally supplied by 25% without any change in unit price and other terms and conditions.

Bank may procure 25% of additional goods and services over and above the supplied quantity from the awardee of the contract within 6 months from the date of original purchase order at the same price and terms & conditions of this tender.

#### **48.NEGOTIATION**

Bank reserves the right to negotiate on the price offered with the L1 vendor under exceptional circumstances.

#### **49.MAINTENANCE/ PERFORMANCE REQUIREMENT**

Below is the Indicative response & resolution time matrix and shall be finalized by the Bidder and Indian Bank

Support Category	Criteria	Maximum Response Time	Resolution
Critical	The system cannot be used for normal business activities. There is certainty of financial loss to Indian Bank.	1 hour	4 hours
Urgent	There is a problem with part of the system, which impacts on Indian Bank's decision making. No viable workaround is available. There is a likelihood of financial loss.	2 hours	8 hours
High	The efficiency of users is being impacted,	8 hours	12 hours

	but has a viable workaround.		
Medium	A low impact problem that affects the efficiency of users but has a simple workaround.	12 hours	18 hours
Low	A fault, which has no particular impact on processing of normal business activities.	12 hours	24 hours

The turnaround time for each models will be discussed when models are finalized and will depend on the type of model.

## 50. EVALUATION CRITERIA

### 50.1 General Evaluation

- The Bank will examine the bids to determine whether they are complete, whether the documents have been properly signed and whether the bid is generally in order.
- The bank may waive any minor informality, non-conformity, or irregularity in a bid which does not constitute a material deviation.
- Prior to the detailed evaluation, the bank will determine the substantial responsiveness of bid documents. For the purposes of these clauses, a substantially responsive quote is one which conforms to all the terms and conditions of the bid documents without material deviations.

### 50.2 Technical Evaluation

- The Bids will be evaluated against the eligibility criteria as mentioned in **Annexure C** of this RFP; proof of the same has to be submitted.
- The software offered and hardware recommended should meet all the technical and functional specifications as stipulated in the bid.
- The bidders meeting the Qualification criteria will be invited for demonstration and presentation of the proposed solution at our Corporate Office/ Head Office Chennai.
- Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution will be evaluated against the Evaluation Matrix as per **Annexure D**. Technically qualified bidders who shall be called for Commercial Evaluation/Reverse Auction.

### 50.3 Commercial Evaluation

- Technically qualified bidders alone will be intimated to participate in the Online reverse auction to identify L1 bidder for awarding contract.
- The comparison of prices among the vendors shall be between the total price quoted for Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution inclusive of all duties, levies, freight, insurance, warranty/ AMC/ATS, etc. and exclusive of all applicable taxes.

**Annexure A****BID COVERING LETTER****Bid Covering Letter: To be submitted by the bidder along with Bid documents**

To,  
Chief Manager,  
Indian Bank, Corporate Office,  
Expenditure Department  
254-260, Avvai Shanmugham Salai,  
Royapettah, Chennai 600 014, India

Sir,

Our Bid for Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution for Indian Bank.

We submit our Bid Document herewith. We understand that

1. You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid without assigning any reason or giving any explanation whatsoever.
2. Bank may follow close or open bidding process as per requirement of the Bank.
3. If our Bid is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form.
4. If our Bid is accepted, we are to be jointly and severally responsible for the due Performance of the contract
5. You may accept or entrust the entire work to one vendor or divide the work to more than one vendor without assigning any reason or giving any explanation whatsoever
6. Vendor means the bidder who is decided and declared so after examination of commercial bids.
7. The name(s) of successful bidder to whom the contract is finally awarded after the completion of commercial bid shall be displayed on the website of the Bank and/or communicated to successful bidder(s).
8. The Commercial Bidding process will be through an e-procurement reverse auction process. The online reverse auction will be conducted by the Bank or a company who have been authorized in this regard by the Bank. The bidders are required to possess a valid Digital Certificate for participating in the e-procurement process bid for Selection of Vendor for implementation of analytics in Indian Bank.

Yours faithfully,

For:  
Signature:  
Name:

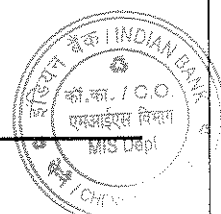


**Annexure B****BIDDERS INFORMATION**

## Details of the Bidder

1. Name
2. Date of Incorporation and / or commencement of business
3. Certificate of incorporation
4. Brief description of the Bidder including details of its main line of business
5. Company website URL
6. Particulars of the Authorized Signatory of the Bidder
  - a. Name
  - b. Designation
  - c. Address
  - d. Phone Number (Landline)
  - e. Mobile Number
  - f. Fax Number
  - g. Email Address
  - h. CIN Number

Signature and Seal of Company



### Annexure C

#### **ELIGIBILITY CRITERIA**

<b>S.NO</b>	<b>ELIGIBILITY CRITERIA</b>	<b>DOCUMENTS TO BE SUBMITTED</b>
<b>1</b>	The bidder must be an Indian firm/ company / organization registered under the Companies Act, 1956.	Copy of the Certificate of Incorporation issued by Registrar of Companies and full address of the registered office.
<b>2</b>	The bidder must have a minimum annual turnover of Rs.20 Crores each year during the last three financial year(s) (2015-16, 2016-17, 2017-18) The bidder should be profitable organization for last three financial year (s) (2015-16, 2016-17, 2017-18)	Copy of the audited Balance Sheet and / or Certificate of the Chartered Accountant for preceding three years Copy of the audited balance sheet and / or Certificate (in original) of the Chartered Accountant
<b>3</b>	The bidder should indicate its extensive experience at least 3 years of working with the tool proposed for analytics by the bidder  a) The bidder should have experience of minimum three years in providing Analytics (descriptive, predictive, prescriptive and statistical) implementation to BFSI sectors in the various areas where the following mandatory.  b) The minimum size/value of contract should be Rs. One crore to be eligible for this clause.	Copy of Purchase Order.  a) Provide the details of the client, scope of work (highlighting key requirements mentioned in the criteria, for example Customer behavioral analytics), implementation time and other details as appropriate.
<b>4</b>	The Bidder should not have been blacklisted by any Government Dept / PSU / Banks currently.	Self Declaration
<b>5</b>	The bidder must have a support centre / Centre of Excellence for analytics in India. Also provide the following details for staff working under this COE or support centre in India: Total number of employees (Please provide a break-up of the number of employees by function), e.g. • Domain Experts (Non-FS, Overall FS and break-up of Banking, Insurance, Capital market, AMC, others- at least 50 resources in this area) • Implementation staff (Data Stage, proposed analytics tool at least 30 resources in each technology)	Provide self-certificate containing the address of the Support Centre and total number of headcount.  Self certification showing number of employees with breakup as asked in the Support Centre.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

### **Annexure – D**

### **EVALUATION PROCESS**

The Bank will evaluate the technical bids received in response to the RFP as below:

Bidders will be evaluated against the eligibility criteria mentioned in **Annexure C**. The bidder has to comply with all the eligibility criteria without fail. The bid will be evaluated as per the Evaluation Matrix given below. Further, the bidder needs to provide necessary details/documents for scoring against the maximum marks mentioned below.

#### **Evaluation Matrix: -**

Evaluation Matrix: -		MARKS																								
S.No	EVALUATION CRITERIA																									
1.	<p>Data Analytics Implementation Experience :</p> <p>Maximum of 5/ Minimum of 3 references can be provided of which at least <b>one should be a scheduled commercial bank</b> within India.</p> <p>a) Each Reference is given a score of 25. (ie. Max of 125 : 5*25)</p> <p>Format for submitting reference :</p> <table><tr><th>Sl.No</th><th>Reference</th><th>Contact Name.</th><th>Designation</th><th>Mobile No. &amp; Email</th><th>Ref. No of letter of satisfactory implementation.</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> <p>b) Letter of satisfactory implementation to be submitted for each Reference along with detailed scope of work from each reference on bidders letter head with authorized signature and seal.</p>	Sl.No	Reference	Contact Name.	Designation	Mobile No. & Email	Ref. No of letter of satisfactory implementation.																			125
Sl.No	Reference	Contact Name.	Designation	Mobile No. & Email	Ref. No of letter of satisfactory implementation.																					
2.	Technical Requirements For Solution Provided as per Annexure E I	200																								
3.	Response to Functional Specification as per Annexure E II	200																								
4.	<p>Project Team:</p> <p>The key parameters for evaluating the team members would be:</p> <ul style="list-style-type: none"><li>• Qualification &amp; Certification on relevant areas.</li><li>• Total experience working in fields: DA, BI, ETL, MDM, ML, AI etc.</li><li>• Number of similar analytics assignments handled</li></ul> <p><b>Note: Bidder has to provide at least one dedicated resource as mentioned in Annexure H during entire project period. CV has to be submitted as per format given in Annexure I for each resource allocated for this project.</b></p>	75																								
5.	<p>Site Visit to be arranged by bidder. Client should be a scheduled commercial bank located within India (Preferably in Chennai). Cost of travel and stay of Bank staff will be borne by Bank.</p> <p>The key parameters for evaluation will be:</p> <p>i) Satisfactory response from client submitted as per annexure Q (70 Marks) (For bank use during site visit)</p> <p>ii) Evaluation done by Bank staff (30 Marks)</p>	100 (70+30)																								
6.	Demo and Presentation* submitted by the bidders covering product features, support, infrastructure, implementation and maintenance strategy, company's financial and project management capabilities etc.	100																								

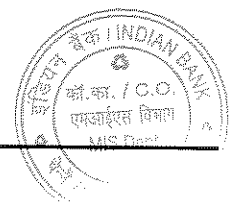
	<ul style="list-style-type: none"> <li>All mandatory fields as per As per Annex E Part I to be demonstrated.</li> <li>Implementation approach and methodology submitted along with Technical Bid to be explained in presentation.</li> </ul>	
<b>TOTAL</b>		<b>800</b>

\*Based on Bidder's technical presentation and demonstration maximum of 100 marks will be allotted to them. During the evaluation, bank would be scoring the presentation made by the bidders at the Bank's premises across the areas laid out in the table below.

Technical Presentation on Proposed Solution	Score
Demonstration of Functional specifications of proposed solution.	50
IT architecture, approach and methodology	30
Execution Competency (Solution Accelerators, Functional & Technical Competency)	20
Total	100

Notes:

- The bidder has to score minimum of 80% overall marks to qualifying for Commercial Evaluation/Reverse Auction.
- Bidder should score at least 80% marks in the technical evaluation - Technical Requirements as per Annexure EI to qualify for commercial bid. Bank reserves the right to disqualify the bidder if any mandatory requirements are not available in the solution.
- Bidder should score at least 80% marks in the technical evaluation - Functional specification as per Annexure EII to qualify for commercial bid.
- Bidder to provide required Hardware specification (Annexure E3) for proposed solution along with implementation approach and methodology.
- Demo and presentation to be made by the Project Manager to be deployed for the Project, along with the proposed team; time allotted for presentation - 120 minutes including question answer session
- Documentary evidence must be furnished against each of the above criteria along with an index as required by Bank.
- All documents must be signed by the authorized signatory of the bidder. Relevant portions, in the documents submitted in pursuance of above criteria, should be highlighted.



### Annexure – E TECHNICAL BID

Technical Bid includes following sections:

Sl. NO	Section	Total Marks
Annexure – E1	Technical Specification For Solution Provided	200
Annexure – E2	Functional Requirements.	200
Annexure – E3	Required Hardware for proposed solution (To be arranged by bank)	0
Total Marks		400

Total marks allocated for Technical Bid is 400.

### Annexure – E1 TECHNICAL REQUIREMENTS FOR SOLUTION PROVIDED

The weightage for this section is 200 marks. The total scores will be scaled according to the total marks.

\*The response to each line item under each functional head should be as per the table below.

Compliance	Description	Score
S	Standard feature- Readily available in solution	Max Marks as mentioned for line item
C	Customization required. Customization possible within the same solution proposed without adding 3 <sup>rd</sup> party components and completion within stipulated timelines.	½ Max marks as mentioned under each line item.
X	Not available in the proposed solution/ require 3 <sup>rd</sup> party integration.	0

Note:

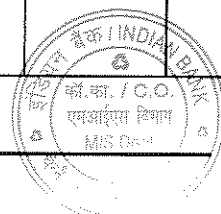
1. Solution quoted should be a part of current years Gartner Quadrant. Supporting documents (to support claim) should be included along with technical bid.
2. The Bank reserves the right to disqualify the bidder if any mandatory requirements are not available in the solution or if the solution is not recommended as per Gartner Quadrant.

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
1.	The solution needs to provide end-to-end	Y						30

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	data warehousing process, from enterprise applications and ETL tools to databases and Big Data platforms ensuring the timely delivery of trusted BI reports to our business users.							
2.	Solution to be backed with Artificial Intelligence and Natural Language Processing (based on text structure and semantics analytics). Solution implemented (including NLP, AI engines) should be on bank premise.	Y						20
3.	Creation of users, groups and roles: The solution must enable administrators to assign role based permissions to be configured in order to control what solution features and data users can access.	Y						20
4.	The solution must allow users to define	Y						20

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	hypotheses, analyze data, and visualize results without using the advanced query language							
5.	The solution must allow users to build data queries with code-free "drag and drop", "multidimensional maps" visual tools to enable non-technical personnel to easily find desired data across a combination of different sources.	Y						20
6.	In memory processing & ETL integration support: The solution shall allow processing of data by storing it in RAM instead of writing it to disk. This allows users to blend big data sets on a solution, instead of doing the blends in the database. Solution should integrate with supplied ETL tool.	Y						20
7.	The solution must	Y						20

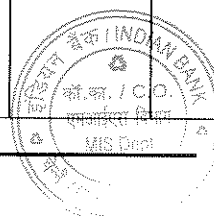
Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	provides tools to compile and prepare data for analytics, testing hypotheses, performing visualization, creating/sharing reports, or setting up custom alerts.							
8.	The solution must allow users to create a visual (or graphic) outline of the content.	Y						20
9.	The solution must provide guidance to the users by suggesting the best possible representation of the data.							10
10	The solution needs to support plug-ins or advanced tools to expand data visualization capabilities.	Y						20
11	The solution must support specialized analytics and visualizations that provide a geographic, spatial and time context	Y						20





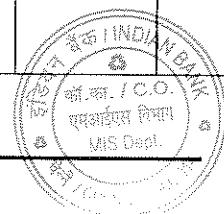
Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	allowing users to easily depict physical features and geographically referenced data and relationships.							
12	The solution should offer predictive, prescriptive analytic capabilities that support the identification of meaningful patterns and correlations among variables in complex, structured, unstructured, historical, and potential future data sets for the purposes of predicting events and assessing the attractiveness of various courses of action.	Y						20
13	The solution needs to help identifying the best outcome to events, given the parameters, and suggesting decision options to take advantage of a future opportunity or to mitigate a future risk.							10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
14	The solution should let users analyze the root cause of certain events and behaviours.							10
15	The solution must provide performance analytics to address goals, objectives, and accountability. Performance analytics typically use a variety of KPIs including strategic scorecards; relevant comparisons against plans, budgets, forecasts, prior performance, and industry benchmark data; and the ability to drill down to root-cause details.							10
16	The solution must enable users to understand data by creating a summary of historical data and preparing the data for further analysis.							10
17	The solution must have the ability to let users create reusable data models to enhance	Y						10



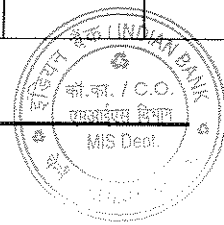
Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	future searches and analysis.							
18	The solution should allow users to examine large pre-existing databases in order to discover patterns and create predictive models that can validate new business insights.							20
19	The solution must permit import of third-party analytic models using Predictive Modeling Markup Language (PMML).	Y						20
20	The solution must have capabilities to search through data using natural language text and linguistic rules thereby making search function intuitive.							10
21	The solution needs to provide data-model-free analysis, in which any data attribute can be used as a 'fact' or a 'dimension' to enable users to find							10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	10 information without the need to rely on pre-defined data linkages.							
22	The solution should have a capability to convert unstructured text data into meaningful data for analysis.							10
23	The solution must provide statistical tools to analyze and draw inferences from data.							10
24	It should query hybrid, columnar, and array-based data sources, such as Hadoop, MapReduce, or other NoSQL databases, to take advantage of the full range of business data.	Y						20
25	The solution must have the ability to gather and analyze data from social media sources such as Facebook or Twitter and combine the data with other information, to provide a complete view of	Y						20



Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	relevant activity.							
26	The solution should enable users to run on-demand, ad-hoc reports to visualize data based on various criteria.	Y						20
27	The solution must provide Dashboards so that users can get a snapshot view of important conditions, trends, and exceptions.	Y						20
28	The solution needs to support custom dashboard views that can be configured and shared between users to provide relevant views into analytical data and trends.	Y						20
29	The solution must allow users to share information and interact via discussion threads, chat capabilities, and annotations to facilitate decision making and content analysis.							10
30	The solution should provide a drill-down capability to access	Y						20

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	details directly from the dashboard.							
31	The solution must support OLAP, also known as 'slicing and dicing' analysis, to enable users to analyze data with fast query and calculation performance.	Y						10
32	The solution's OLAP capabilities should be able to span a variety of data architectures (such as relational, multidimensional, or hybrid) and storage architectures (such as disk-based or in-memory) in order to integrate with all available data.	Y						20
33	The system's OLAP capabilities should possess the ability to drill up, down, across, and through the data, in order to make the analysis as clean and comprehensive as possible.	Y						20



Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
34	The solution should provide an API (Application Programming Interface), Web Services for custom integration with other solutions.	Y						20
35	The solution should be able to integrate with MS Office Applications.							10
36	The solution should be able to integrate with big data software if required.							10
37	The solution should have the capability to integrate with external predictive tools or solutions to enhance analytical capabilities.							10
38	The solution must integrate with mapping solutions such as ESRI ArcIMS and Google Maps thereby allowing users to visualize the spatial component of business data.	Y						20
39	The solution needs to integrate with LDAP	Y						10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	and/or Active Directory to tie into corporate user management.							
40	The solution should be able to deliver content to mobile devices (both admin and view), either in a published mode for view-only access or in an interactive mode to enable data manipulation.	Y						20
41	The solution should have the capability to utilize mobile devices' native capabilities to enhance mobile access, such as a touch-screen, camera, location awareness, and natural-language query.							10
42	The solution should allow users to manage business finances by providing an overview of balance sheets, P&L, debtors, creditors, etc.							20
43	The solution should allow users to define business rules to automate routine							10



Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	regulatory tasks.							
44	The solution should help monitor data, content, users, licenses, and performance. It should automatically send emails or message alerts on crossing the threshold limit set by users.							10
45	The solution must have the capability to point out issues within the data.							10
46	The solution must allow users to have tools for score analytics, transform data, create business recommendations, and comment on the information to help drive decisions.							10
47	The solution must have the capability to point out patterns within the data.							10
48	The solution should enable users to do "What if analysis" to allow businesses to							10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	assess the potential effects of critical business decision before they are actually made.							
49	The solution's dashboard should enable exploration of data by changing charts using color, brightness, size, shape and motion.	Y						20
50	The solution should provide tools to aid in creating routine data backups and point-in-time snapshots to protect against data loss.							10
51	The solution should provide a set of programmatic and visual tools and a development workbench for building reports, dashboards, queries and analysis.							10
52	The solution must be simple and intuitive providing users a good user experience.							10
53	The solution should							10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	have an option to customize to meet users' specific needs with a user-friendly UI.							
54	The solution should handle increasing volumes of data and growing numbers of users for performing analytics without drop in performance atleast upto a business growth rate of 20% / year for 3 years.	Y						20
55	The system should contain tools to provide a robust and centralized way for administrators to search, capture, store, re-use, and publish metadata objects so as to enable users to leverage the same systems-of-record semantic model and metadata.							10
56	The solution should enable users to do code-free, 'drag and drop', user-driven data combinations of different sources and	Y						20

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	the creation of analytical models, such as user-defined measures, sets, groups, and hierarchies.							
57	The solution must support reading and interacting with data from sources outside of OLAP and databases, such as MS Excel files and .txt files, in order to analyze all data a customer may provide.	Y						20
58	The solution should support design and deployment processes and technologies to enable profiling, analysis, remedial actions and automated cleansing.							10
59	The solution should allow and support user reports and output to be saved in common formats, such as HTML, Excel, XML, XBRL, CSV, or PDF to provide flexibility.	Y						20
60	The solution must have	Y						20

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	a log for administrative and user actions, and report on the logged items.							
61	The system should have encryption capabilities for secure data storage and transmission.	Y						20
62	The solution should provide tools to aid in restoring solution data from a backup or snapshot to facilitate recovery.	Y						20
63	It must be easily scalable to support changing throughput.							10
64	The solution should be platform independent , should have capability to be installed on various operating systems like Microsoft Windows, Linux, AIX, etc.	Y						20
65	The solution should support integration with common development environments such as Microsoft Visual Studio or Eclipse to facilitate							10

Sl. No.	Specification	Mandatory	*Compliance (S/C/X)	Proposed Tool/Product and Version	No. of license required (Qty)	Licensing Model	Remarks	Marks (Total 1000)
	customization and plug-in development.							
<b>Total Marks</b>								<b>1000</b>

**ANNEXURE – E2**  
**FUNCTIONAL SPECIFICATION**

The weightage for this section is 200 marks. The total scores will be scaled according to the total marks

The response to each line item under each functional head should be as per the table below.

Compliance	Description	Score
C	Complied. Can be customized as per banks requirement.	10
X	Not Complied	0

Sl. No	Analytics area	Complied (C/X)	Remarks
1	Customer Retention Analytics: Churn Prediction		
2	The Bank reserves the right to do Vulnerability Assessment and Penetration Testing (VAPT) audit of the solution provided by third party security auditors appointed by Bank periodically or as per regulatory guidelines. The vendor shall fix/ rectify the vulnerabilities and observations found by the IS Auditor free of cost and submit the final compliance/closer report/certificate from the Auditor. First IS Audit and VA/PT should be conducted prior to deployment of Data Analytics solution.		
3	Customer Life Time Value and Customer Loyalty		
4	Process Optimization: TAT Reduction in customer service		
5	Cross Sell Analytics: Improving product cross-holding ratio		
6	Behavioral Analytics: Customer Segmentation & Profiling		
7	Up sell Analytics		

Sl. No	Analytics area	Complied (C/X)	Remarks
8	Product Penetration: Market Basket Analysis, Sales Volume Forecasting		
9	Delinquency management: Pre-delinquency & Loss Forecasting		
10	Design and track Campaigns for customer's based on various customer analytical parameters.		
11	Call volume service optimization / Forecasting		
12	Channel Performance & Profitability, Channel Planning & Optimization.		
13	Customer Acquisition Scorecard - Prioritization		
14	Customer Propensity modeling		
15	Lead Allocation/ Routing Analytics		
16	Lead Conversion Forecasting & Scoring		
17	Branch Performance & Profitability		
18	Customer Profitability		
19	Sales Funnel Management: Casualty analysis and Process optimization		
20	Sales Target Setting & Budgeting models		
21	Credit Scoring		
22	Product Pricing Analytics: Dynamic pricing models		
23	ATM and Branch Cash Optimization		
24	Web Analytics - Optimizing website usage		
25	Budget Forecasting & Target setting		
26	Loans underwriting		
27	Product Profitability		
28	Service Differentiation - Enhancing Relationship Value		
29	Customer Feedback - Text, Semantic and Voice Analytics		
30	Win Back Modeling		
31	Down sell Analytics		

Sl. No	Analytics area	Complied (C/X)	Remarks
32	Asset Quality Optimization		
33	Concentration / Exposure Management (Simulation)		
34	Spend Analytics (for cards business)		
35	ATM and Branch Locations Optimization		
36	Customer Social Network/ Social Media Analytics: Link and sentiment Analytics.		
37	Event Detection / Event Based Marketing		
38	Compensation and Offer Analytics		
39	Forex Rate prediction model		
40	Fund Flow and Cash Flow Optimization: Forecasting source and application of funds/cash		
<b>Total Marks</b>			<b>400</b>



### ANNEXURE-E3

#### RECOMMENDED HARDWARE SPECIFICATION REQUIRED FOR THE PROPOSED SOLUTION AT DC.

To be submitted along with Technical bid in below format:

##### a) Server :

Sl.no	Quantity	Processor(Make & Model)	HDD	Storage	Purpose

##### b) Storage :

Sl.no	Capacity (GB)	IOPS	Latency	Purpose

##### c) Network :

Sl.no	Requirement Type	Bandwidth	Latency
1.	DC- DR Sync./ Replication.		
2.	Zonal offices (49 Zones)		
3.	Branch Level Access (2800+ Branches)		

##### d) Any other infrastructure pre-requisite required in detail.

**Note: Bank will arrange for equivalent DR infrastructure, the service provider has to configure replication between DC and DR.**

**Annexure – F**  
**COMMERCIAL BID**

**(PRICE BREAKUP TO BE SUBMITTED BY THE BIDDER AFTER ONLINE REVERSE AUCTION)**

Date:

The Assistant General Manager  
Expenditure Department  
Indian Bank, Corporate Office  
Avvai Shanmugam Salai, Royapettah, Chennai,  
Tamil Nadu  
600 014

Dear Sirs,

**Sub: Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution.**

Ref: Bid Document No. CO/MIS/R1:2018-19 dated 06/07/2018

Further to online reverse auction conducted on \_\_\_\_\_, we submit hereunder the price breakup details of Servers as per the specifications.

**Price Schedule**

**A. Cost of software licenses ^^ :-**

**(Amount in Rupees)**

S. No	Items	Licensing Model	License Quantity (a)	Unit Price (b)	Total Cost C=(a*b)	Warranty charges for one year (from the date of go live) (d)	ATS charges for the entire contract period		Total (c+d+e+f)
							2 <sup>nd</sup> year (e)	3 <sup>rd</sup> year (f)	
1	Name of software for Primary Site								
	A)								
	B)....etc.								
2	Any other cost for primary setup, please specify								

3	Name of software for DR Site								
	A)								
	B)....etc.								
4	Any other cost for Disaster Recovery setup, please specify								
	<b>Total</b>								

^^ Please provide the price breakup for the cost of licenses listed for DC and DR site setup.

All licenses supplied for this project should be in Indian Bank's name, perpetual in nature and should be without any restriction of usage.

**B. Cost of Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution (at Primary Site and DR site)**

S. No.	Item	Amount
1	Implementation Charges (installation, configuration, Customization, Training, Interface(s), Testing, Acceptance, Data Migration etc.)	
2	Maintenance Charges for 2 <sup>st</sup> year form the day of Go live of the End to End Data Analytics Solution.	
3	Maintenance Charges for 3 <sup>rd</sup> year form the day of Go live of End to End Data Analytics Solution.	
	<b>Total</b>	

**C. Cost of Manpower for onsite support for 3 years:**

S. No.	Item	Amount*
1	Cost of manpower for Onsite support for 3 years. **	
	<b>Total</b>	

\*(To be paid on a Quarterly basis in arrears from go live up to the end of the contract period)

\*\* Successful Bidder to ensure minimum 5 technically qualified and certified (in relevant fields with minimum experience of 2 years, Ref. Annexure H) resource to be allocated onsite during all bank working days (in Chennai) for entire contract period.

**Total Cost of Ownership (TCO) = Table-A + Table-B + Table-C**

**PRICE STATEMENT**

Total Cost of Ownership (TCO) for End to End Data Analytics solution for the entire contract period (inclusive of all duties, levies, freight, insurance, warranty/AMC/ATS, etc. and exclusive of all applicable taxes. Octroi/Entry Tax if any, will be reimbursed on submission of original receipts. ) is:

- i) Rs. \_\_\_\_\_ (in figures)  
ii) Rupees \_\_\_\_\_ (in words)

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal

Place:

Date:

Business Address:

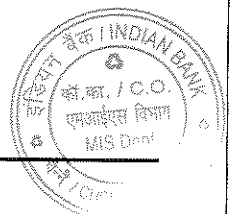
(Authorized Signatory)

Name:

Designation:

Mobile No:

Telephone No:



**Annexure – G**  
**IMPLEMENTATION ROADMAP AND SCHEDULE OF DELIVERY**

The analytics implementation at Indian Bank is envisaged to occur in various phases.

There are 4 Phases in the implementation:

- Quick win phase – (0 to 4 months)
- Evolving phase - (4 Months to 8 Months)
- Transform Phase- (8 Months - 1 year)
- Maturity Phase- (2<sup>nd</sup> and 3<sup>rd</sup> year )

The description of each phase along with duties of vendor in terms of models to be implemented in a particular phase is given below.

**a) Quick win phase (0 to 4 months):**

In this phase, the selected implementation vendor is expected to start implementing the Analytics framework through at least 3 (three) use cases to be identified by the Bank.

Phase Implementation Roadmap & identified use cases:

- Submit BRD & SRS documents
- ETL: Data cleansing, enrichment, de- duplication etc.
- Customer Segmentation.
- Lead Allocation/Routing Analytics
- Branch Performance and profitability analytics.
- Migration of MIS reports (5-10 Reports )
- Trigger alerts and notifications based on business rules.

**b) Evolving phase (4 months to 8 months):**

In this phase, the selected implementation vendor is expected to complete implementation of the Analytics framework through at least 10 (Ten) additional analytical / statistical areas identified by the Bank. The areas identified are:

- Customer Retention Analytics: Churn Prediction
- Up sell Analytics
- Event Detection / Event Based Marketing
- Compensation and Offer Analytics
- Spend Analytics (for cards business)
- Provide single view of customers across all touch points and channel management.
- ATM and Branch Cash Optimization
- ATM and Branch Locations Optimization
- Cross Sell Analytics: Improving product cross-holding ratio
- Design and track Campaigns for customer's based on various customer analytical parameters.

- Asset Quality Optimization
- Customer Acquisition Scorecard - Prioritization
- Customer single view (360 view)- based on demography, profile, product portfolio, LTV etc.
- Product Pricing Analytics: Dynamic pricing models
- Product Profitability
- Migration of MIS reports (10-20 Reports )

**c) Transform phase (8 Months to 1 years):**

In this phase, the intent is to build and deploy capabilities for wide-scale dissemination of analytical insights into the business results of departments. The number of model areas to be implemented could be anywhere between 10 and 20.

This list of 10-20 model areas will be provided to vendor at the time of contract. The list will cover at least 2 models for each department and at least 1 for each function. This phase will include at least 1-2 models that will include external data augmentation (unstructured data) and insights. The current expected lists of model areas in this phase are listed below. The number of model areas envisaged is currently 20. Indian Bank may extend scope of this phase by 5 more model areas.

- Customer Profitability
- Service Differentiation - Enhancing Relationship Value
- Win Back Modeling
- Down sell Analytics
- Product Penetration: Market Basket Analysis, Sales Volume Forecasting
- Customer Life Time Value and Customer Loyalty and Customer profitability.
- Process Optimization: TAT Reduction in customer service
- Delinquency management: Pre-delinquency & Loss Forecasting
- Call volume service optimization / Forecasting
- Sales Funnel Management: Casualty analysis and Process optimization
- Sales Target Setting & Budgeting models
- Channel Performance & Profitability, Channel Planning & Optimization.
- Web Analytics - Optimizing website usage
- Customer Social Network, Link and sentiment Analytics.
- Social Media Analytics: Sentiment Analytics
- Concentration / Exposure Management (Simulation)
- Based on the Customer analytics, segmentation analysis and the past Campaign analysis, the Solution should provide the next best offer which the customers are most likely to take up.
- Migration of MIS reports (10-20 Reports )

**d) Maturity Phase(2<sup>nd</sup> and 3<sup>rd</sup> year):**

- Deliver appropriate offers to customers in real-time based on their past and current behavior patterns.
- Customer scoring – predict future behavior of the customer.
- Cross-sell/up-sell based on customer house holding.
- Credit Scoring – Tagging customer credit worthiness etc.
- Customer Propensity modeling
- Customer Behavioral Analytics
- Lead Conversion Forecasting & Scoring
- Forex Rate prediction model

- 
- Budget Forecasting & Target setting
  - Loans underwriting Fund Flow and Cash Flow Optimization: Forecasting source and application of funds/cash
  - Decision making based on business rules and analytics insights.
  - Customer Feedback - Text, Semantic and Voice Analytics
  - Support, Maintenance. Migration of all MIS reports.

**Note: Indian Bank may at its sole discretion decide to review and alter the list of models during the course of the project. Further, Indian Bank may at its sole discretion decide to either include additional data categories/data fields for each model or exclude data categories/data fields already identified for each model in this RFP.**

**Annexure - H**  
**RESOURCE DEPLOYMENT**

No of recourses to be deployed on each phase of implementation to be mentioned in below format.

Profile	Requirement gathering	Design	Implement	Test	Deploy	Post-Implementation
Project Manager						
Business Domain SME						
Analytics SME						
Techno Functional Expert - Business analyst						
Data Scientist						
Analytics modeler						
Model Developer						
Data integrator						
Reporting specialist - BI Application Developer						
QA Personnel						
Tester						
Total Resource Deployed for each Phase. (Count)						

**Successful Bidder to ensure minimum 5 technically qualified and certified (in relevant fields with minimum experience of 2 years) resource to be allocated onsite during all working days for entire contract period.**



**Annexure - I**  
**CV OF PROJECT TEAM**

S.NO	ITEM	DETAILS			
1	Name				
2	Specify role to be played in the project				
3	Experience in yrs. (Minimum 2 years experience, Provide details regarding name of organizations worked for, Designation, responsibilities, tenure etc.)				
	ORGANISATION NAME	FROM	TO	DESIGNATION	RESPONSIBILITIES
4	Number of years with the Current Organization				
5	Sum of project durations of similar projects executed				
6	Educational Background, Training / Certification * including institutions, % of marks, specialization areas etc.				
	Degree	Year of Award of Degree	University	% of marks	

**Certification:** I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe me, my qualifications, and my experience.

Day/Month/Year:

(Name and Signature of staff member)

**\*Minimum 2 years relevant experience and certification in relevant field is mandatory for each resource deployed.**

**Resources should have expertise in softwares proposed for this project.**

**Annexure -J****BANK GUARANTEE FORMAT**

Bank Guarantee No.

Date:

To: INDIAN BANK, Chennai, INDIA

**WHEREAS** ..... (Name of supplier) hereinafter called "the supplier") has undertaken, in pursuance of Contract No..... dated ..... (Hereinafter called "the Contract") to supply..... (Description of Goods and Services)

**AND WHEREAS** it has been stipulated by you in the said Contract that the supplier shall furnish you with a Bank Guarantee by a recognized Bank for the sum specified therein as security for compliance with the supplier's performance obligations in accordance with the Contract.

**AND WHEREAS** we have agreed to give the supplier a Guarantee:

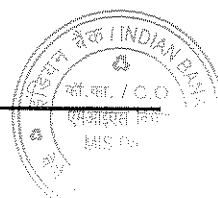
**THEREFORE WE** hereby affirm that we are Guarantors and responsible to you, on behalf of the supplier, up to a total of ..... (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the supplier to be in default under the Contract and without cavil or argument, any sum or sums within the limit of ..... (Amount of Guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the .....day of.....

Signature and Seal of Guarantor

.....  
Date.....  
Address:.....  
.....

Within 15 days of issue of purchase order, the successful bidder should furnish a Bank Guarantee valid for a period of \_\_\_\_\_ months with further one month claim period as Performance Security for 20% of the amount of the Purchase Order (exclusive of AMC)



**Annexure -K****BANK GUARANTEE FORMAT FOR EMD**

Whereas..... (Hereinafter called "the Bidder") intends to submit its bid dated..... (date of submission of bid) for the supply of ..... (name and/or description of the goods) (Hereinafter called "the Bid").

KNOW ALL PEOPLE by these presents that We..... (Name of Bank) of ..... (Name of Country), having our registered office at ..... (address of Bank) (hereinafter called "the Bank"), are bound unto Indian Bank in the sum of \_\_\_\_\_ for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors, and assigns by these presents.

THE CONDITIONS of this obligation are:

1. If the Bidder

(a) withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or

(b) does not accept the correction of errors in accordance with the Instructions to Bidders; or

1. If the Bidder, having been notified of the acceptance of its bid by the Purchaser during the period of bid validity:

(a) fails or refuses to execute the Contract Form if required; or

(b) fails or refuses to furnish the performance security, in accordance with the Instruction to Bidders.

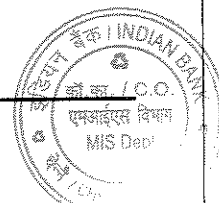
We undertake to pay the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two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

This guarantee will remain in force up to and including forty five (45) days after the period of the bid validity, and any demand in respect thereof should reach the Bank not later than \_\_\_\_\_.

(Signature of the Authorised Official of Bank)

**NOTE: 1.** The bidder should ensure that the seal and Code No. of the signatory is put by the bankers, before submission of the Bank Guarantee.

Bank Guarantee issued by Banks located in India and shall be on a Non-Judicial Stamp Paper of requisite value



## **ANNEXURE L**

### **SERVICE LEVEL AGREEMENT**

**THIS AGREEMENT** made the .....day of..... 2018 Between Indian Bank, having its Corporate Office at 254-260, Avvai Shanmugham Salai, Chennai 600 014 (hereinafter "the Purchaser") of the one part and M/s (successful bidder) *having* its Registered Office at -----, India (hereinafter called "the Supplier") of the other part:

**WHEREAS** the Purchaser has placed an order with the supplier for supply of Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution.

**a) Licensing Requirement:**

All licenses supplied for the project should be perpetual in nature and should be without any restriction of usage.

**b) Performance Requirement:**

Below is the Indicative response & resolution time matrix and shall be finalized by the Bidder and Indian Bank

<b>Support Category</b>	<b>Criteria</b>	<b>Maximum Response Time</b>	<b>Resolution</b>
Critical	The system cannot be used for normal business activities. There is certainty of financial loss to Indian Bank.	1 hour	4 hours
Urgent	There is a problem with part of the system, which impacts on Indian Bank's decision making. No viable workaround is available. There is a likelihood of financial loss.	2 hours	8 hours
High	The efficiency of users is being impacted, but has a viable workaround.	8 hours	12 hours
Medium	A low impact problem that affects the efficiency of users but has a simple workaround.	12 hours	18 hours
Low	A fault, which has no particular impact on processing of normal business activities.	12 hours	24 hours

The turnaround time for each models will be discussed when models are finalized and will depend on the type of model.

## c) Scalability Requirements:

The following would be the categories of the users of the proposed application initially:

There are low weight users who will perform activities like send alert notification, escalate cases to other users. They can create new reports/dashboards. However they will not make changes in analytical models. The second category consists of middle/ top management who is looking at trends/Business KPIS via dashboards. The last group is power users which are either from middle/ top management or administrators. They perform analysis, assign workflow, view dashboard, and create new report, graphs. Users from this category will also perform ad-hoc analysis.

## d) Uptime Requirement of analytics system and models :

The system is said to be up when user is able to use the system without any performance problem or glitches.

**The system needs to be up 99.5% of the total hours.**

Uptime (%) = ((Sum of total hours during month – Sum of downtime hours during month) X 100) / Sum of total hours during month.

Penalty of up to 0.5% of contract price may be imposed on selected bidder for a single instance of downtime.

Total hours during the month should be calculated based on criticality of the system. For example: For critical system Total hours during month = 24 \* 30

Periodicity of uptime calculation may be changed at the sole discretion of the bank from monthly to daily/quarterly etc. as per uptime requirements of the project

## e) Payment terms:

Payment will be in Indian Rupees.

The payment Schedule will be as follows:

The Vendor is expected to follow the schedule as mentioned below. The submission of deliverable will be deemed complete after the submission of the hard and soft copy of the deliverable by the Vendor.

There will be no advance payments. There will be no interest on late payment.

S.NO	Milestone	Timeline	% Amount to be paid towards implementation cost
1	Phases I	Completion of Phase I sign off.	30% of Total Implementation Charge
2	Phase II	Completions of Phase II sign off.	30% of Total Implementation Charge
3	Phase III	Completions of Phase III sign off.	40% of Total Implementation Charge

The Vendor shall submit draft deliverables as per the time line indicated above. Thereafter, the Vendor is expected to submit the final reports within one week considering the feedback.

The Payment Schedule for Licenses cost will be as follows:

S.No	Timeline	% of Amount to be paid towards license cost.
1.	1 <sup>st</sup> year on delivery of license	70 % of License amount.
2.	2 <sup>nd</sup> year	15% of License amount
3.	3 <sup>rd</sup> year	15% of License amount

The Payment Schedule for AMC cost will be as follows:

- Yearly in advance for 2<sup>nd</sup> year.
- Yearly in advance for 3<sup>rd</sup> year.
- On mutually agreed terms from 4<sup>th</sup> and 5<sup>th</sup> year.

The Payment Schedule for Manpower cost will be as follows:

Cost of manpower for onsite support will be paid on quarterly basis in arrears.

f) Project Duration :

There are 4 Phases in the implementation:

- Quick win phase – (0 to 4 months)
- Evolving phase - (4 Months to 8 Months)
- Transform Phase- (8 Months - 1 year)
- Maturity Phase- (2<sup>nd</sup> and 3<sup>rd</sup> year )

All the models finalized at the start of the phase should be implemented by the end of the phase. For example in the first phase three use cases should be successfully implemented.

Each phase may have its own requirement gathering, design, implement and test phase which will be discussed with the vendor and finalized.

g) Infringement :

Limitation of liability will be up to cost of the project, except in the case of infringement.

h) Non-disclosure agreement :

The Vendor will be exposed, by virtue of the contracted activities, to internal business information of Bank, affiliates, business partners and /or customers. The Vendor would be required to provide an undertaking that they will not use or pass to anybody the data/information derived from the Bank's data warehouse and any other data source in any form. The Vendor must safeguard the confidentiality of the Bank's business information, applications and data. For this, the Vendor and employees of the Vendor are required to sign Non-disclosure agreement with Bank.

Disclosure of any part of the afore mentioned information to parties not directly involved in providing the services requested, unless required to do so by the Court of Law or other Statutory

Authorities, could result in premature termination of the contract. The Bank may, apart from blacklisting the Vendor, initiate legal action against the Vendor for breach of trust. The Vendor shall also not make any news release, public announcements or any other reference on RFP or contract without obtaining prior written consent from the Bank.

i) Ownership :

All information processed by Bidder during this engagement belongs to the Bank. By having the responsibility to implement analytics in the bank, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

j) Periodic Review & Inspection:

Indian Bank may periodically review progress of the project and if it is not found satisfactory, the Bank may terminate the contract. Bank may decide to interview the persons involved in the implementation of analytics in the Bank at any time during the project period, at its sole discretion.

k) Project Support:

The Vendor should support the Bank during validity of the contract period to successfully complete the scope outlined by the Bank in the RFP.

l) Penalty:

If the Vendor fails to deliver or fails to comply with the phase wise deadlines and/or milestones and/ or timelines for reasons solely attributable to the vendor, the Bank may, without prejudice to its other remedies under the Contract/RFP, and unless otherwise extension of time is agreed upon, deduct from the Contract Price, as Penalty, a sum equivalent to 0.5% per week or part thereof of contract price subject to maximum deduction of 10% of the phase wise cost for each week or part thereof of delay, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.

The penalty for various breaches is as follows:

S.No	Parameter	Penalty	Ceiling
1.	Adherence to Milestone timelines	If the Bidder fails to achieve the delivery of any phase within defined duration for reasons solely attributable to the vendor, the payment to vendor will be liable for deduction as penalty which will be @ 0.5% of total contract price for delay of each week or part thereof.	10% of Total payment linked to the total contract price.
2.	SLA	<b>If the models are not developed as per decided schedule in the agreed project plan for reasons solely attributable to the vendor or showing defective results, the</b>	10% of the total contract price.

		<p><b>payment to vendor will be liable for deduction as penalty which will be @ 0.5% per week, of the phase wise cost, for delay of each week or part thereof.</b></p> <p>For support model single instance of failure in providing different kind of support will call for following penalty</p> <ul style="list-style-type: none"> <li>• Critical: 0.05%</li> <li>• Urgent:0.04%</li> <li>• High:0.03%</li> <li>• Medium:0.02%</li> <li>• Low:0.01%</li> </ul> <p>The above percentages are of the contract price.</p>	
--	--	--	--

**Once the maximum penalty is reached under any parameter, Indian Bank may consider termination of contract pursuant to the conditions of the contract.**

**m) Replacement:**

Resource(s) deployed on the project can be replaced with a minimum notice of one month with the prior approval of the Bank. The replacement resource(s) should be acceptable to the Bank and part of transition for 1 (one) month. Any transition or notice of less than stipulated period will attract a penalty of Rs. 1,00,000/- (Rupees one Lac Only). In case of replacement due to resignation, no penalty will be levied.

Bank will have the sole discretion not to accept any resource, if found not satisfactory to the Bank. Vendor will face penalty as per Annexure L if replacement issues are causing delay in project execution.

**n) Uptime of models and reports :**

Penalty of up to 0.5% of contract price may be imposed on selected bidder for a single instance of downtime of models, reports, dashboard etc.

**o) Escalation Procedure :**

The Purchaser can escalate any deviance or dissatisfaction or delay in service extended to Successful bidder by following the below escalation matrix.

Escalation Level	Designation	Name	Contact details
1 <sup>st</sup> Level			
2 <sup>nd</sup> Level			
3 <sup>rd</sup> Level			

The



concerned authorities would take action to solve the problem depending on the nature of the problem and the parties involved.

p) Supplier's Liability Clause:

The Supplier shall be held liable and responsible for any form of economic loss or other special, incidental or consequential damages (including any loss of profits or savings) that may be sustained or suffered by the Purchaser as a result of breakdown of the Systems or any delay or error in the provision of the support Services caused or contributed to either directly or indirectly by the Supplier or anyone claiming under or through successful bidder.

q) Force Majeure :

Any failure or delay by bidder or Bank in performance of its obligation, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, or acts of God, war, terrorism, Page riots, civil disorders, rebellions or revolutions, acts of government authorities or other events beyond the reasonable control of non-performing Party, is not a default or a ground for termination.

If Force Majeure situation arises the Vendor shall promptly notify Bank in writing of such conditions and the cause thereof. Unless otherwise agreed by Indian Bank in writing, the Vendor shall continue to perform its obligations under the contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

r) Settlement of Disputes :

If any dispute or difference of any kind whatsoever shall arise between the purchaser and the supplier in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such disputes or difference by mutual consultation.

If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Purchaser or the supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods under the contract.

Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

The dispute resolution mechanism to be applied shall be as follows:

- (1) In case of dispute or difference arising between the Purchaser and a domestic Supplier relating to any matter arising out of or connected with this agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the respective Purchaser and the Supplier; the third Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the Arbitrator

appointed subsequently, the Presiding Arbitrator shall be appointed by the Indian Banks Association, India which appointment shall be final and binding on the parties.

- (2) If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Indian BANK' Association, both in cases of the Foreign Supplier as well as Indian Supplier, shall appoint the Arbitrator. A certified copy of the order of the Indian BANK' Association making such an appointment shall be furnished to each of the parties.
- (3) Arbitration proceedings shall be held at Chennai India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.
- (4) The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.
- (5) "Jurisdiction-The parties to this agreement shall submit to the jurisdiction of the courts in Chennai."
- (6) Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties seek redressal/other legal recourse.

Notwithstanding any reference to arbitration herein,

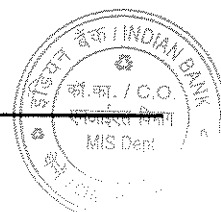
- a) The parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
  - b) the PURCHASER shall pay the supplier any monies due to the Supplier.
- s) Applicable Law

The Contract shall be interpreted in accordance with the laws of India.

**IN WITNESS** whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, Sealed and Delivered by the  
Said..... (For Indian Bank)  
In the presence of:.....

Signed, Sealed and Delivered by the  
Said..... (For the Supplier)  
In the presence of:.....



**Annexure M**  
**MANUFACTURERS' AUTHORIZATION FORM**

No. \_\_\_\_\_

Dated \_\_\_\_\_

To \_\_\_\_\_

Dear Sir,

Sub: Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution.

Ref: RFP: CO/MIS/R1:2018-19 dated 06/07/2018

We \_\_\_\_\_ who are established and reputable manufacturers of \_\_\_\_\_ (name & descriptions of goods offered) having factories at \_\_\_\_\_ (address of factory) do hereby authorize M/s \_\_\_\_\_ (Name and address of Agent) to submit a bid, and sign the contract with you for the goods manufactured by us against the above IFB.

We hereby extend our full Warranty as per Conditions of Contract for the goods and services offered for supply by the above Company against this RFP. We duly authorise the said Company to act on our behalf in fulfilling all installation, technical support and maintenance obligations required by the Contract.

Yours faithfully,

(Name of Manufacturer)

**Note:** This letter of authority should be on the letterhead of the Manufacturer and signed by authorized signatory.



**ANNEXURE N****NON DISCLOSURE AGREEMENT**

**This Agreement** made at \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_ 2017.

**BETWEEN**

\_\_\_\_\_ a company incorporated under the Companies Act, 1956 having its registered office at \_\_\_\_\_ (hereinafter referred to as "-----" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the **ONE PART**;

**AND**

**INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and having its Corporate Office at 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014 (hereinafter referred to as "**IB**" which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the **OTHER PART**

And are hereinafter individually referred to as party and collectively referred to as "the Parties". Either of the parties which discloses or receives the confidential information is respectively referred to herein as Disclosing Party and Receiving Party.

**WHEREAS:**

The Parties has established a business relationship and in course of the business relationship, it is anticipated that both the parties may disclose or deliver to either of the Parties certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to evaluate the feasibility of such business relationship (hereinafter referred to as "**the Purpose**").

**NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:****1. Confidential Information:**

"Confidential Information" means all information disclosed/ furnished by either of the parties to another Party in connection with the business transacted/to be transacted between the Parties and/or in the course of discussions and negotiations between them in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof.

Either of the Parties may use the Confidential Information solely for and in connection with the Purpose.

Notwithstanding the foregoing, "Confidential Information" shall not include any information which the Receiving Party can show:

- (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party,
- (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it, from the Disclosing Party,
- (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, or

(d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence.

### **3. Use of Confidential Information.**

i. Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

ii. The --- shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in its direct employment who have a need to access and knowledge of the said information, solely for the purpose authorized above. The company shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Company agrees to notify the Bank immediately if it learns of any use or disclosure of the Bank's confidential information in violation of the terms of this agreement.

iii. The --- shall not make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval.

### **4. Non-disclosure:**

The Receiving Party shall not commercially use or disclose any Confidential Information or any materials derived there from to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Receiving Party may disclose Confidential Information to consultants only if the consultant has executed a Non-disclosure Agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these. The Receiving Party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing Party's Confidential Information in violation of the terms of this Agreement. Further, any breach of non-disclosure obligations by such employees or consultants shall be deemed to be a breach of this Agreement by the Receiving Party and the Receiving Party shall be accordingly liable therefore.

Provided that the Receiving Party may disclose Confidential information to a court or governmental agency pursuant to an order of such court or governmental agency as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

### **3. Publications:**

Neither Party shall make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of the other Party.

**4. Term:**

This Agreement shall be effective from the date hereof and shall continue during the terms of the business relationship and/or after the expiration/termination of business relationship. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.

Notwithstanding anything to the contrary contained herein the confidential information shall continue to remain confidential until it reaches the public domain in the normal course.

**5. Title and Proprietary Rights:**

Notwithstanding the disclosure of any Confidential Information by the Disclosing Party to the Receiving Party, the Disclosing Party shall retain title and all intellectual property and proprietary rights in the Confidential Information. No license under any trademark, patent or copyright, or application for same which are now or thereafter may be obtained by such Party is either granted or implied by the conveying of Confidential Information. The Receiving Party shall not conceal, alter, obliterate, mutilate, deface or otherwise interfere with any trademark, trademark notice, copyright notice, confidentiality notice or any notice of any other proprietary right of the Disclosing Party on any copy of the Confidential Information, and shall reproduce any such mark or notice on all copies of such Confidential Information. Likewise, the Receiving Party shall not add or emboss its own or any other any mark, symbol or logo on such Confidential Information.

**6. Return of Confidential Information:**

Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph.

**7. Remedies:**

The Receiving Party acknowledges that if the Receiving Party fails to comply with any of its obligations hereunder, the Disclosing Party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The Receiving Party agrees that, in addition to all other remedies provided at law or in equity, the Disclosing Party shall be entitled to injunctive relief hereunder.

**8. Entire Agreement, Amendment, Assignment:**

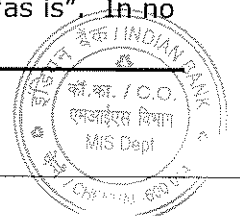
This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes any and all prior oral discussions and/or written correspondence or agreements between the parties. This Agreement may be amended or modified only with the mutual written consent of the parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.

**9. Governing Law and Jurisdiction:**

The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this Agreement shall be submitted to the jurisdiction of the courts/tribunals in Chennai. Submitting to arbitration may be considered as an additional remedy and it does not preclude the Parties to seek redressal/other legal recourse.

**10. General:**

The Receiving Party shall not reverse-engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided "as is". In no



event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights or any right of third persons.

**11. Indemnity:**

The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party etc., officers, employees, agents or consultants.

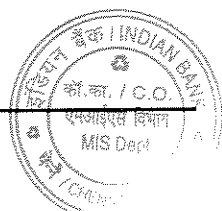
**IN WITNESS WHEREOF**, the Parties hereto have executed these presents the day, month and year first hereinabove written.

**For and on behalf of**

\_\_\_\_\_  
Name of Authorized signatory:

Designation:

.....



**ANNEXURE O**  
**Undertaking of Authenticity**

**Sub:** Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution

**Ref:** Your RFP No. CO/MIS/R1:2018-19 dated 06/07/2018.

This has reference to Goods and Services being quoted to Indian Bank vide our Quotation No. \_\_\_\_\_ Dated \_\_\_\_\_

We hereby undertake that all the components/parts/assembly/software used in the products shall be original new components/parts/assembly/software from respective OEMs of the products and that no refurbished/duplicate/second hand components/parts/assembly/software are being used or shall be used.

We also undertake that in respect of licenses asked by Indian Bank in the purchase order shall be supplied along with the authorized license certificate and also that it shall be sourced from the authorized source. Should Indian Bank require, we shall produce certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with above at the time of delivery or during installation, for the servers and other supplies already billed, we agree to take back the products and other supplies if already supplied and return the money if any paid to us by Indian Bank in this regard and our EMD/performance bank guarantee get forfeited.

We also take full responsibility of both Parts & Service SLA as per the content even if there is any defect.

Authorized Signatory

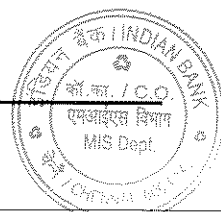
Name:

Designation:

Place:

Date:

**PS: (The above declaration has to be given by the company secretary duly Signed on the Letter Head of the Company)**





### **ANNEXURE P**

#### **FORMAT FOR PRE-BID QUERIES**

SI No	RFP Point No/Title	Page No in RFP	Details Provided in RFP	Query / Changes Requested

### **ANNEXURE Q**

#### **CLIENT FEEDBACK FORM (TO BE USED BY BANK OFFICIALS DURING SITE VISIT)**

Please take a moment to tell us about your experience and how well Data Analytics Solution by M/s \_\_\_\_\_ has been meeting your expectations.

1. How long have you used the service?

- ☐ 0 to 12 months
- ☐ 1 to 3 years
- ☐ More than 3 years

2. What products and services have you purchased from M/s \_\_\_\_\_?

- ☐ ETL/Repository/ Warehousing.
- ☐ BI & Visualization Tool
- ☐ Descriptive Analytics.
- ☐ Predictive / Prescriptive Analytics

3. Overall, how satisfied are you with M/s \_\_\_\_\_?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied

4. Would you share reasons for above?

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5. Please rate the following areas of M/s \_\_\_\_\_ service

	Excellent	Satisfied	Neutral	Dissatisfied
Customer service				
Functional expertise in Data Analytics, ETL, Data cleansing, predictive, prescriptive and descriptive analytics implementation etc.				
Quality of work				

<b>Value for money</b>				
<b>Professionalism</b>				
<b>Ability to meet needs</b>				

6. Will you likely to use M/s \_\_\_\_\_ for similar implementation?

- ☐ Yes
- ☐ No
- ☐ Not sure

Reasons for above?

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7. Would you recommend M/s \_\_\_\_\_ to a colleague or friend?

- ☐ Yes
- ☐ No
- ☐ Not sure

8. Do you have any additional feedback or any other suggestions for improving their services?

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**ANNEXURE R****SELF DECLARATION – NON BLACKLISTING**

The Assistant General Manager  
Expenditure Department  
Indian Bank, Corporate Office  
254-260 Avvai Shanmugam Salai  
Royapettah, Chennai- 600 014, India.

Dear Sir,

**Sub:** Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution

**Ref:** Bid Document No. CO/MIS/R1:2018-19 dated 06.07.2018.

We hereby certify that, we have not been blacklisted by any Government Dept / Public Sector Undertakings / Banks currently.

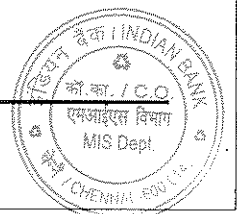
**Signature of Authorized Official****Name and Designation with Office Seal**

**Cell:**

**Email:**

**Place:**

**Date:**



**ANNEXURE S****ACCEPTANCE LETTER TO BE GIVEN BY BIDDER**

To,

Assistant General Manager  
Expenditure Department  
Indian Bank,  
Corporate Office,  
254-260, Avvai Shanmugam Salai,  
**Royapettah, Chennai - 600 014.**

Dear Sir/Madam,

Sub: Acceptance of the Terms and Conditions and Confirmation of the Offer.

Ref: Indian Bank Tender No CO/MIS/R1:2018-19 dated 06.07.2018 (Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution)

The details submitted in the format above are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, Indian Bank has the right to summarily reject the proposal and disqualify us from the process.

We hereby acknowledge and confirm having accepted; bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP and related documents, in short listing of bidders for developing and deploying website solution.

We also confirm that we have noted the contents of the RFP including various documents forming part of it and have ensured that there is no deviation in submitting our offer in response to the tender. The Bank will have the option to disqualify us in case of any such deviations.

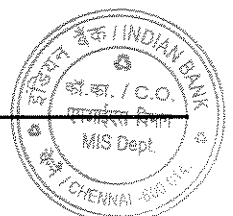
We also confirm that we will abide by the Terms & Conditions mentioned in the Tender Document in full and without any deviation.

Place:

Date:

Seal & Signature of the Bidder

.....



**ANNEXURE T****FORMAT FOR LETTER FROM INSTITUTION WHERE DATA ANALYTICS HAS BEEN DEVELOPED/IMPLEMENTED****Ref. No:****Date:**

To,  
Assistant General Manager  
Expenditure Department  
Indian Bank,  
Corporate Office,  
254-260, Avvai Shanmugam Salai,  
Royapettah, Chennai - 600 014.

Dear Sir/Madam,

Sub: letter of Satisfactory Implementation of Data Analytics and Business Insights Solution

Ref: Indian Bank Tender No CO/MIS/R1:2018-19 dated 06.07.2018 (Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution)

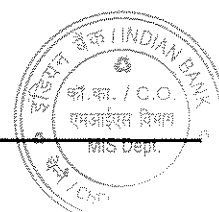
This is to certify that M/s ..... has developed, implemented and deployed the Data Analytics Solution with following features (use cases from predictive, prescriptive etc) ..... in our organization satisfactorily and the same is currently in use. The implementation of the solution started on .....(Date)..... And completed on .....(Date)..... .

(Authorized Signatory)

Name of the official:

Name &amp; Address of Organization: \_\_\_\_\_

.....



**ANNEXURE U****SELF DECLARATION – SIZING OF HARDWARE**

To,

Assistant General Manager  
Expenditure Department  
Indian Bank,  
Corporate Office,  
254-260, Avvai Shanmugam Salai,  
Royapettah, Chennai - 600 014.

Dear Sir,

Sub: Self Declaration – Sizing Of Hardware

Ref: Indian Bank Tender No CO/MIS/R1:2018-19 dated 06.07.2018 (Supply, Installation, Implementation, Post-Implementation Onsite Operations and Support of End to End Data Analytics and Business Insights Solution)

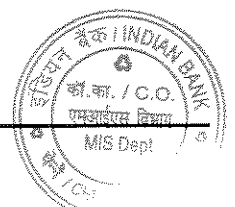
We hereby certify that, the sizing of recommended Hardware as per annexure E3 has been considered as per the requirements of proposed solution to meet desired performance.

Signature of Authorized Official

Name and Designation with Office Seal

**Place:****Date:**

.....

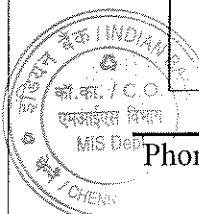


### ANNEXURE V

#### CHECK LIST OF DOCUMENTS TO BE SUBMITTED

#### CHECKLIST FOR BIDDER

SL No	Details of enclosure	Submitted / Not submitted
1.	Documentary proof and satisfactory letter for bidder having implemented Data Analytics Solution for Maximum of 5/ Minimum of 3 clients out of which at least <b>one should be from a scheduled commercial bank</b> in India (Annexure D Clause 1)  Satisfactory letter format : Annexure T	
2.	Copy of Certificate of Incorporation issued by the Registrar of Companies or relevant proof. (Eligibility Criteria clause 1)	
3.	Document on implementation approach and methodology.	
4.	Certificate from a chartered Accountant supported by Audited Financial Statements (and Annual Reports, if applicable) that the bidder is having Net Profit and Turnover of Rs. 20.00 Crores for the last 3 financial years. Eligibility Criteria Clause 2 (For 2015-16, 2016-17, 2017-18 )	
5.	Supporting documents to claim Solution proposed is a part of current years Gartner Quadrant.	
6.	Documentary proof to show bidder have experience of Minimum 3 years in providing Data Analytics services (descriptive , predictive and prescriptive analytics)  Copy of Purchase Order.  a) Provide the details of the client, scope of work (highlighting key requirements mentioned in the criteria, for example Customer behavioral analytics), implementation time and other details as appropriate.  Format : Annexure T	
7.	A self declaration by the bidder/OEM that they have not been blacklisted by any Bank/PSU/GOI Department for non-implementation / non delivery of the order / not providing support currently as on date of submission of bid. (Qualification Criteria clause 5) Format : Annexure R	
8.	CV for dedicated resource allocated (one from each profile as mentioned in Annexure H) for End to End data Analytics project Implementation. Format: Annexure I.	





9.	Covering Letter (Annexure A)	
10.	Acceptance Letter to be given by the Bidder (Annexure S)	
11.	Declaration letter from the OEMs that the sizing of software and recommended hardware has been considered as per the requirements and they stand guarantee for the performance issues if any noticed. Please note, bidder to give indicative Hardware specification required for the proposed solution along with Technical Bid (Annexure E- 3). Hardware will be arranged by Bank.  Format :Annexure V.	
12.	Manufacturers' Authorization Form to be provided for all proposed Software for this project.  Format: Annexure M.	
13.	Bid Security (Annexure K)	
14.	Power of Attorney / resolution authorizing the official for signing the Bid.	
15.	Demand Draft for Rs. 5,000/- (Rupees Two Thousand only) towards Bid document Charges	
16.	The copy of RFP duly signed with seal by the authorized person, as a proof for having accepted all the terms and conditions in to without deviation.	
17.	Indicative commercial bid (Ref. Annexure F)	
18.	The detailed configuration of the recommended Development, Test, disaster Recovery and Production server environments as per the requirements mentioned.	
19.	Provide self-certificate containing the address of the Support Centre and total number of headcount. Self certification showing number of employees with breakup as asked in the Support Centre. (Annexure C, clause 5)	

Verified and found all the documents to be in the same order in both Hard copy and Soft Copy.

<b>Signature of Authorized Signatory</b>	
<b>Name</b>	
<b>Designation</b>	
<b>Telephone Number</b>	
<b>Mobile number</b>	
<b>e-mail id</b>	

