

Ref: CO: CCC: RFP: 01: 2020-21



REQUEST FOR PROPOSAL (RFP)

FOR

PROVIDING "END TO END SOLUTION" FOR INDIAN BANK CREDIT CARD OPERATIONS UNDER OPEX MODEL

Date and time of Pre Bid Meeting	05/04/2021 at 03:00 PM
Last Date for receipt of bids	19/04/2021 at 03:00 PM
Date and time of opening Technical bids	19/04/2021 at 03:30 PM



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SCHEDULE

1)	Tender Reference Number and Date	RFP No. Ref: CO:CCC:RFP:01:2020-21 dated 26.03.2021
2)	Last date for seeking Pre-bid clarifications/ queries through email to following email ids rajesh.r@indianbank.co.in vijayarajan.g@indianbank.co.in sonali.minz@indianbank.co.in creditcard@indianbank.co.in	03/04/2021 by 05:00 PM
3)	Last Date & Time for submission of Bids in Online & Offline Mode	19/04/2021 at 03:00 PM Address for physical submission Chief Manager Indian Bank, Corporate Office, Expenditure Department, First Floor, A Wing 254-260, Avvai Shanmugam Salai, Royapettah, Chennai, Pin 600 014
4)	Documents to be submitted Online	a. Eligibility Criteria, along with all supporting documents required. b. All Annexure as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages. c. All supporting documents and product literature in support of Technical specifications. d. Relevant brochures f. Compliance to Technical Specifications. g. Any other information sought by the Bank with relevant to this tender



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5)	Documents to be submitted physically by Bidders (Offline Mode)	<p>1. DD towards Cost of bid document (Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.:</p> <p>Account No.: 743848138 Account Name: INDIAN BANK,H.O.TECHNOLOGY MANAGEMENT DEPARTMENT-II IFSC Code: IDIB000H003 Branch: Harbour</p> <p>2. Integrity Pact</p> <p>Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption for Point No. 1 & 2</p>
6)	Date of opening of Technical (Part I) Bids (Online & Offline) & Conformity to Eligibility Criteria	<p>19/04/2021 at 03:30 PM</p> <p>Indian Bank 254-260, Avvai Shanmugam Salai Royapettah Chennai – 600 014</p>
7)	Date of Online Reverse Auction (Part II)	Will be intimated after technical evaluation of the bids submitted.
8)	RFP Cost	<p>Non-refundable Rs.10,000/- in the form of DD favouring "Indian Bank". (Mode of submission: Offline) (Alternatively bidders can transfer the cost of bid document in the following account number through NEFT/RTGS/IMPS/UPI etc.:</p> <p>Account No.: 743848138 Account Name: INDIAN BANK,H.O.TECHNOLOGY MANAGEMENT DEPARTMENT-II IFSC Code: IDIB000H003 Branch: Harbour</p>
9)	Online Bid Submission Details	<p>This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted by Bank's authorized e-Procurement service provider M/s Antares Systems Limited through website: https://www.tenderwizard.com/indianbank</p>



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This RFP document can be downloaded from the website: <https://indianbank.in/tenders> & e-procurement portal: <https://www.tenderwizard.com/indianbank>. Clarifications, Modifications and Date of Extensions, if any, will also be posted on the same websites and paper publication will be done for the information regarding publishing the RFP. Clarifications, Modifications and Date of Extensions, if any, will be posted in website & e- procurement portal only.

The term "*Bid*" & "*Quote/Quotation*" bears the same meaning in this RFP.

This tender document is the property of Indian Bank & is not transferable. If a holiday is declared on the date mentioned above, the bids shall be received /opened on the next working day at the same time specified above and at the same venue unless communicated otherwise.



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SECTION – I

REQUEST FOR PROPOSAL (RFP)

Indian Bank is a premier Nationalised Bank with over 6340 Branches and having a business of over Rs.9.10 lakh Crores as on 31.12.2020. The Bank had been a forerunner in absorption of technology and has many firsts to its credit in implementation of IT in banking. The Bank has overseas presence through three Branches in Singapore, Sri Lanka and has reciprocal arrangements with various Foreign Banks across the globe. The Bank has already networked over 6250 Branches spread across the country and have implemented Core Banking Solution in all the Branches. Bank has installed over 3827 ATMs, 1578 BNAs, introduced Debit Cards, Credit Cards and Exclusive Credit Card "Bharat Card" for common man – first of its kind in the Banking industry. Banking services are offered through Multiple Delivery Channels like ATM, Internet Banking, Tele-banking, Mobile Banking etc. Bank is also partnering various e-governance initiatives of Govt. of India and various State Governments.

Indian Bank now intends to engage a Service Provider (SP) having proven expertise and competence in the field of credit card business operations.

Bank presently has a credit card base of over 1,39,000 cards and intends to issue around 5.00 Lakh EMV Chip Credit Cards in next 5 years. It may be noted that this is only an indicative number and the same should not be treated as a commitment by the Bank.

Bank invites sealed bids from eligible bidders for providing "End to End Solution for Credit Card Operations under OPEX Model".

Bank will follow two bidding system. Part-I of the bid contains compliance details of the specifications for which quotation is called for. Bidders should enrol/register before participating through e-procurement website. Bids have to be submitted online only through e-procurement website. Part II – Commercial Bid will be called through Online Reverse Auction Process, Intimation will be given to all qualifying bidders about the date and time of reverse auction.

Interested eligible bidders may submit their quotation for Providing End to End Solution for Credit Card Operations under OPEX Model, as specified in Part-I as per the following procedure:

1. Bidders should enrol/register before participating through website - <https://www.tenderwizard.com/indianbank>. Bids have to be submitted online only at the above mentioned website. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Any other documents sent by any other mode will not be accepted.
2. Part I contains compliance details of the specifications for which quotation is called for. No column shall be left blank or altered. The bidders should also submit their indicative commercial bids as sought in the e-tendering system. The indicative commercials provided by the bidder during e-tendering process will be considered as



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online sealed bid. Bank Officials will open the indicative commercial bid of the technically qualified bidders on the date of online reverse auction.

3. Part II – Commercial will be called through Online Reverse Auction Process. After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction. Part II price breakup details to be submitted after online reverse auction process.
4. Part I to be uploaded online duly signed by the Authorized Signatory under the seal of the company in every page. Any correction should be authenticated by the same signatory under the seal of company. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the quotations will be liable for rejection. The price quoted should be unconditional and should not contain any strings attached thereto. Quotes, which do not conform to our specifications, will be liable for rejection and offers with a higher configuration will not attract any special consideration in deciding the vendor.
5. Bank has the right to accept or reject any quotation/cancel the e-tender at any stage at its sole discretion without assigning any reason thereof.
6. The condition of prior turnover and prior experience may be relaxed for Start-ups (as defined by Department of Industrial Policy and Promotion) subject to meeting of quality & technical specifications and making suitable provisions in the bidding document (Rule 173 (i) of GFR 2017).

7. Make in India:

Bank will follow the guidelines on Public Procurement (Preference to Make in India), Order 2020, issued vide DPIIT Order No. P-45021/2/2017-PP(BE-II) dated June 04, 2020.

8. Restriction of Bidders from Countries sharing Land Borders with India:

As per Ministry of Finance, Govt. of India, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with others, in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs, Govt. of India.



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"The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority"

Definitions pertaining to "Restriction of Bidders from Countries sharing Land Borders with India" Clause

Bidder" (including the term 'tenderer', 'consultant' 'vendor' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency, branch or office controlled by such person, participating in a procurement process.

"Bidder from a country which shares a land border with India" means:

- a) An entity incorporated, established or registered in such a country; or
- b) A subsidiary of an entity incorporated, established or registered in such a country; or
- c) An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d) An entity whose beneficial owner is situated in such a country; or
- e) An Indian (or other) agent of such an entity; or
- f) A natural person who is a citizen of such a country; or
- g) A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

"Beneficial owner" will be as under:

(i) In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has a controlling ownership interest or who exercises control through other means.

Explanation

- a. "Controlling ownership interest" means ownership of, or entitlement to, more than twenty-five per cent of shares or capital or profits of the company;
- b. "Control" shall include the right to appoint the majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;

(ii) In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;

(iii) In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more



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juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;

(iv) Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

(v) In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

"Agent" is a person employed to do any act for another, or to represent another in dealings with third persons.

9. BENEFITS TO MICRO AND SMALL ENTERPRISES (MSES) AS PER THE GUIDELINES OF PUBLIC PROCUREMENT POLICY ISSUED BY GOVERNMENT OF INDIA:

- As per the above policy, Bank reserves the rights to procure 20% of the total requirements, from Micro and Small Enterprises (MSEs) provided such MSEs are complying with the eligibility criteria and technical specifications of the tender, quote their price within the price band of L1+15% and agree to bring down their price to L1 price.
- If L1 bidder is an MSE, 100% procurement will be done from the L1 bidder subject to the other terms and conditions of the tender.
- In case of more than one such MSE, the supply shall be shared proportionately to tender quantity.
- Special provision for Micro & Small Enterprises owned by Scheduled Castes or Scheduled Tribes. 4% out of the 20% shall be allotted to such MSEs, if participated in the tender.
- MSEs are also exempted from payment of cost of bid document and submission of bid security.
- 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 Udyog Aadhar or any other body specified by Ministry of Micro, Small and Medium Enterprises.
- 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 upload during submission of the technical bids (only if the bidder is not attending the pre-bid meeting).

10. Please note that

- (i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.



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- (ii) The Bank is not bound to accept any of the bids submitted and the bank has the right to reject any/all bid/s or cancel the tender without assigning any reason therefor.
- (iii) Bank reserves the right to negotiate with the lowest quoted bidder (L1 bidder) for further reduction in price under exceptional circumstances.
- (iv) All pages of the Bid document, Clarifications/Amendments if any should be sealed and signed by the Authorized Signatory and kept with technical bid. A certificate to the effect that the Authorized Signatory has authority to bind the company should also be attached along with the technical bid.
- (v) Names & contact details of two buyers to whom similar solution is supplied and implemented in the recent past and to whom reference may be made by the Bank regarding the bidder's technical and delivery ability to be furnished:

1. -----

2. -----

- (vi) Bids submitted shall also include the following.

Copies of original documents defining the constitution or legal status, place of registration and principal place of business of the Company/bidder.

Reports on financial standing of the Bidder such as audited Profit and Loss Statements & Balance Sheet for the last three financial years of the bidder.

Contact details of the bidder's representatives should be submitted.

- (vii) This RFP is not transferable.
- (viii) The Authority/Bank shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to RFP, Bidding Documents or the Bidding Process, including any error or mistake therein or in any information or data given by the Authority.
- (ix) The proposed Concession Agreement shall be deemed to be part of the Bid.
- (x) Nothing in this Agreement shall obligate either Party to enter into any further Agreements.

After technical evaluation, intimation will be given to all qualifying bidders about the date and time of reverse auction.



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SECTION-II

INSTRUCTIONS TO BIDDERS

1. Introduction

The Bidder is expected to examine all instructions, forms, terms and specifications given in the Bidding Documents. If any element of doubt arises, the same should be clarified from the Bank before submitting the bid. Failure to furnish all information required by the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk. Bank will not be responsible for the same.

2. Pre Bid Meeting

- A pre-bid meeting is scheduled to be held through Video Conference/Skype/Web-ex on **05/04/2021 at 03:00 PM**. Bidder's designated representatives (maximum two persons) may attend the pre-bid meeting.
- The purpose of the meeting will be to clarify the doubts raised by the probable bidders.
- The Bidder is requested to submit any queries/clarifications to the Bank to the following email ids on or before **03/04/2021 by 05.00PM**:

rajesh.r@indianbank.co.in
vijayarajan.g@indianbank.co.in
sonali.minz@indianbank.co.in
creditcard@indianbank.co.in

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 paying the cost of bid document i.e. **Rs.10,000/-** (non-refundable) by way of Demand Draft in favour of Indian Bank payable at Chennai, or transferring the amount in the account as detailed in schedule 8. Bidders have to ensure that cost of bid document i.e. Rs.10,000/- has already been remitted to the account as mentioned in Schedule 8, or dispatched through demand draft (Copy of demand draft to be attached), to the below mentioned address, before raising the queries through email:

Indian Bank, Head Office, Credit Card Department, 66, Rajaji Salai, 3rd Floor, Chennai- 600 001

Such Bidders who have not chosen to attend the pre bid meeting are required to submit the DD for cost of Bid Document through offline/online mode (schedule 8) apart from uploading the scanned DD/Proof of e-transfer document during e-tendering.



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The text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendment to the bid document, if any, will be ported in websites: <https://www.indianbank.in> and <https://www.tenderwizard.com/indianbank> and informed vide mail to the bidders who have raised queries.

3. Amendment of bidding documents

3.1 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(s) requested by a prospective Bidder, may modify the Bidding Document by modification(s) / amendment(s).

3.2 The amendments if any, will be published in the e-procurement website and will form part of the Bidding document.

4. Technical Bid

The Bidder shall furnish, as part of their bid, following documents establishing the bidder's eligibility to bid and their qualifications to perform the Contract, if their bid is accepted.

- As part of their bid, the bidder should submit documents to confirm their agreeing for terms and condition of the Bid.
- The documentary evidence of the Bidder's qualifications to perform the Contract if their bid is accepted, shall be up to the Bank's satisfaction:
 - i. that, the Bidder has the financial and technical capability necessary to perform the Contract;
 - ii. that, the Bidder meets the Qualification requirements.
- Bid Form of the Bid Document was downloaded from Bank's Website.
- Bid security Declaration
- DD for Rs. 10,000/- towards cost of Bid Document (non-refundable)
- Other documents as mentioned in Checklist

The Bank may, at its discretion, reject any bid document not accompanied by the above.

5. Documents establishing goods/services conformity to Bidding Documents

The Bidder shall furnish, as part I of their bid, documents establishing conformity to the Bidding Documents of all goods and services, which the Bidder proposes to supply under the Contract.



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The documentary evidence of conformity of the goods and services to the Bidding Documents may be in the form of literature, drawings and data, and shall consist of:

- a. a detailed description of essential technical and performance characteristics of the goods & services;
- b. an item-by-item commentary of the Bank's Functional & Technical Specifications demonstrating responsiveness of the goods and services to those specifications, or a statement of deviations and exceptions to the provisions of the Functional & Technical Specifications.

6. Financial Bid

1. The Bank will finalize commercials through online reverse auction after evaluation of Part I due notice for the purpose will be provided to technically qualified bidders.
2. The calling for quote does not confer any right on the bidder for being awarded any purchase order.

7. Clarification of Bids

During evaluation of the bids, the Bank may, at its discretion, seek clarification from the Bidder/s. The request for clarification and the response shall be in writing/by email, and no change in the substance of the bid shall be sought, offered, or permitted.

The Bidder shall make his/her own interpretation of any and all information provided in the Bidding Document. The Bank shall not be responsible for the accuracy or completeness of such information and/or interpretation. Although certain information's are provided in the Bidding Document, however, bidder shall be responsible for obtaining and verifying all necessary data and information, as required by him. The Bank reserves the right to accept or reject any/all tender in whole or in part without assigning any reason whatsoever. The Bank shall not be bound to accept the lowest tender and reserves the right to accept any or more tenders in part. Decision of Bank in this regard shall be final.

8. Bid Security Declaration & Cost of Bid Document

The Bidder shall furnish, bid security declaration as per Annexure-7 certifying that they will not withdraw their bid during the period of bid validity specified in this RFP and will not fail or refuse to execute the Agreement and furnish the performance security as specified in the RFP.

Cost of Bid Document **Rs. 10,000/- (Rupees Ten Thousand only)** along with technical bid to be submitted in the form of DD favouring Indian Bank, payable at Chennai, if not participated in the pre-bid meeting, or through electronic transfer as detailed in schedule 8.



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MSE/NSIC registered bidders are exempted from submitting the bid security. Such bidders should submit the copy of registration certificate and other document along with declaration as per Annexure-7 for claiming exemption for Cost of Bid document as proof which should be valid for the current period.

9. Evaluation Criteria

➤ General /Technical Evaluation

The Bank will examine the bids to determine whether they are complete, whether required sureties have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.

Prior to the detailed evaluation, the Bank will determine the substantial responsiveness of each bid to the bidding documents. For purposes of these Clauses, a substantially responsive bid is one, which conforms to all the terms and conditions of the RFP without material deviations.

The Bidder should satisfy all the Eligibility Criteria mentioned in Section V of this RFP.

The solution offered should meet all the Functional & Technical Specifications as stipulated in the bid.

The bidder should extend support for the quoted solution for minimum of five years.

Bank reserves the right to visit bidder's premises for evaluation of solution to be provided.

➤ Commercial evaluation

Technically qualified Bidders alone will be intimated to participate in the Online Reverse Auction to identify lowest quoted (L1) Bidder.

In the reverse auction, the bidder will be required to quote only total cost (i.e. 'D' of commercial bid format). The price quoted should be inclusive of all charges but exclusive of taxes only. The bidder who quotes lowest amount will be identified as successful bidder. The successful bidder has to submit price break up as per commercial bid format within two (2) days, post completion of reverse auction directly to Bank duly signed by the authorised signatory. The unit price for each line item should be comparable to prevailing market rates.

10. Awarding of Contract

Purchase order for providing End to End solution for Credit Card Operations under OPEX Model will be issued to lowest quoted (L1) Bidder. Acceptance should be submitted by



CO: CREDIT CARD CENTRE,
INDIAN BANK, HEAD OFFICE,
66, RAJAJI SALAI
CHENNAI – 600001
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the selected bidder within 3 days from the date of receipt of purchase order. The contract will be for a period of 5 years. The contract may be extended for further period at mutually agreed rates, if decided by the Bank. However, Bank reserves the right to float tender to identify new vendor. If Bank decides so, the vendor should support for migrating the data to new service provider.



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SECTION-III

CONDITIONS OF CONTRACT

1) Definitions

In this contract, the following terms shall be interpreted as indicated:

- a. **"The Contract"** means the agreement entered into between the Bank and the Selected bidder, as recorded in the Contract Form signed by the parties, including all the attachments and appendices thereto and all documents incorporated by reference therein;
- b. **"The Contract Price"** means the price payable to the Selected bidder under the Contract for the full and proper performance of its contractual obligations;
- c. **"The Goods"** means all of the equipment, machinery, and / or other materials which the Selected bidder is required to supply to the Bank under the Contract;
- d. **"The Services"** means those services ancillary to implementation of "end to end solution for Credit Card operations" of the Bank, such as transportation and insurance, and any other incidental services, such as installation, commissioning, integrating, migrating, provision of technical assistance, training and other such obligations of the Selected bidder covered under the Contract;
- e. **"The Purchaser"** means Indian Bank.
- f. **"The successful bidder"** means the organisation emerged as L1 Bidder in the Reverse Auction for providing end to end solution under this Contract.
- g. The Service Provider (SP) means the selected bidder with whom the Bank entered in to contract for providing end to end solution for Credit Card Operations under this RFP
- h. Deliverables mean equipment, materials, Hardware, software and manpower for setting up of environment which takes care of the end to end solution of Credit Card operations of the Bank including preparation, customisation/integration/migration, UAT Signoff, soft launch, go live, training and project sign off.

2) Schedule of Requirements

➤ Functional and Technical Requirements

1. The functional and technical requirements for end to end credit card operations are briefed below. Detailed scope of work, requirements and technical specifications are provided in the Part-I.



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2. Indian Bank intends to outsource end-to-end Credit Card processing on hosted model at Bidder's premises in India. All costs associated with the delivery of services as per the scope of RFP should be borne by the Bidder, unless specified otherwise.
3. The Bidder should have owned/ licensed set up of credit card end to end solution platform as per specification of RuPay (NPCI), VISA, MasterCard, etc. Bidder should have Rupay interface to NPCI network, VAP (VisaNet Access Point) / EAS (Extended Access Server) and MIP (Member Interface Processor). Successful bidder should setup the credit card management software, transaction switch, authorization host and other related infrastructure such as Host Security Module (HSM), servers and printers etc. for the Bank at bidder's premises.
4. Bidder shall migrate the existing credit cards and accounts data of the Bank (Hosted at existing service provider's premises) and shall support those cards for transaction authorization, support functions such as re-issue, hotlist, PIN regeneration, reconciliation and dispute management during the contract period.
5. Successful bidder should have sufficient man power (Onsite team of min. 3 persons) at Bank's premises for making/receiving calls and provide support for carrying out various activities as detailed in this bid document, such as providing web portal / facility for obtaining credit card applications online from customers / branches and in physical form, processing the applications received, capturing the data / data entry, report generation, uploading photos and documents, Account creation / opening / maintenance, card personalization / printing, card dispatch, PIN Generation and dispatch of PIN mailers/Green PIN generation through Indian Bank ATM.
6. Online portal for entering user details which shall be approved by Branch and ZO should cover the following functionalities:

(I) Customer portal

- a) New user registration for online banking, user login, virtual key board.
- b) Online change of password.
- c) Request for new PIN.
- d) Reporting of Lost Card.
- e) View/print/download unbilled / Current / Previous 6 month statements of Credit Card.
- f) Request for Replacement of Damaged Card.
- g) Bank App i.e. IND Oasis, IB SMART REMOTE, IB CUSTOMER APP should be enabled / integrated.
- h) Request for credit limit change.
- i) Request for delivery of credit card statement.
- j) Viewing of reward points.
- k) Query on requests.
- l) Maintaining Do Not Call Registry (DNCR).
- m) Interface for making payment of Credit Card Bills online / through payment gateway aggregator/convert due amount to EMIs.
- n) Integration with Internet Banking and Mobile Banking.



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and

(II) Credit Card Mobile App

- a) Credit Card Account Summary
- b) Credit Card Payments made
- c) Credit card statement for last 6 months
- d) Unbilled Transactions
- e) Balance transfer facility
- f) EMI facility
- g) Loan on Call
- h) Generation of Green Pin
- i) Scan & Pay (Integrated with Bharat QR)
- j) Blocking / unblocking the card
- k) Enabling / disabling Transactions.
- l) Hot listing Card.
- m) Set Limit for POS/ECOM/CASH
- n) Interface for making payment of Credit Card Bills online / through payment gateway aggregator
- o) Loyalty Management Program

Any other functionality to be incorporated/ provided will be informed as and when required without any additional cost to the Bank and reasonable timelines should be informed to the bank.

7. All required charges for VISA, MasterCard, RuPay (NPCI) certifications during the project implementation will be paid by Indian Bank. The cost for installing and operating the authorization host and other systems, VAP/EAS & MIP charges, web portal and up-gradation of Bidder's switch and infrastructure from time to time to meet specifications and requirements raised by MasterCard, VISA, RuPay (NPCI) and regulatory bodies etc. shall be borne by the successful bidder.
8. Successful bidder shall connect its credit card management system and transaction authorization infrastructure to Bank's EFT switch, Core Banking Host and other systems such as internet banking and mobile banking servers for offering facilities such as card activation and PIN change through ATM, real time appropriation of payments received towards credit card dues etc. Process flow and message specifications for the same will be discussed with the successful bidder.
9. The successful bidder shall provide 2 nos. of 2 Mbps leased line connectivity, subject to change as per Banks' requirements, between Bank's Data Centre, Chennai and bidder's Data Center and redundant link at our Disaster Recovery Site, Mumbai. The bidder should maintain the same throughout the contract period for accessing the Credit Card application and authorization portal and Credit Card Switch, hosted in the bidder's premises. Bank will provide the routers at the Bank's end for the successful bidder to terminal the links. Necessary cross connection up to bank's network rack shall be arranged by the successful bidder.



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10. Successful bidder should undertake operational activities related to account updation, account modification, demographic changes, payment standing instructions, recurring payment instructions, balance transfer request etc., received through physical change request form/ phone banking/ net banking / email etc. The system should generate email/SMS for any such modification and should manage dispatch and RTO of the same.
11. Successful bidder should provide data analytical reports such as cards eligible for limit enhancement/ Prospective Customer Expenditure analysis, card upgradation, Bank's promotional activities etc. on a monthly basis and as per Bank's requirements. The successful bidder should also send the spent analytics to customers on a quarterly/monthly basis through e-mail and in the mobile app.
12. Reconciliation of credit card transactions and payments received from card holders shall be the responsibility of the successful bidder. The Credit Card payments received should be updated, displayed on real time basis without any manual intervention and response message sent to the customer without any additional cost to the Bank.
13. Successful bidder should provide all the Credit Card related data including Master data, application data, transactional data, historic data etc. in the format specified by the Bank on a periodic basis in the mode specified by the Bank without any additional cost to the Bank. All data should be accessible by the Bank as and when required.
14. Successful bidder should manage the end-to-end Dispute management, chargeback request processing and tracking the request through its entire life cycle, right from entering the disputes in the system. A web portal shall be provided to the Bank for viewing the status of all the disputes received from various sources.
15. Supply of card plastics and stationeries, Personalization of credit cards including chip data creation and PIN printing shall be the responsibility of the successful bidder.
16. Successful bidder should track dispatch and delivery of credit cards and PIN mailers sent to customers through India Post or the courier agencies appointed by the bank and shall ensure smooth delivery of consignments. Management of returned courier items will be done by the successful bidder in consultation with the bank.
17. The Bidder shall connect to SMS and Email gateways owned by them or a third party engaged by them for communicating with the card holders.
18. Bidder should have Disaster Recovery Site (DRS) in India and business continuity plan in force to commence/ normalize operations within two hours and these are to be tested at least twice a year and report to be submitted as per RBI guidelines in time. The DR & DC should not be in same seismic zone.
19. Bidder shall provide a web portal for access by Bank's offices on PAN India basis for the purpose of viewing credit card details, transactions, statements, payment of dues, dispatch details, loyalty points etc. Separate login shall be provided for Bank's centralized call centre agents to login and view the details required to be provided to credit card holders on call.



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20. Successful bidder shall do necessary customizations and implement changes to meet Bank's requirements and regulatory requirements during the contract period without any additional cost to the Bank (in other terms "at their own cost").
21. Successful bidder should provide all relevant training to the Bank personnel as under:
 - Contract start-up training session - At the start of the contract, the Bidder shall provide initial on-site training to Bank staff covering features of the application processing, card billing procedures, Reconciliation, account maintenance, repayment appropriation, NPA Classification as per regulator IRAC guidelines, required reports generation / MIS etc.
 - Training materials - The Successful Bidder shall also provide written materials that will be used by Bank.
 - Telephone and e-mail support - The Successful Bidder shall provide telephonic support and support through e-mail to the Bank's staff.
 - Successful bidder shall provide any additional training programs or aids such as video-conferencing, on-line support etc. if required by the Bank.
 - Successful bidder shall provide onsite assistance preferably 3 to 4 persons of which one should be technical person having at least 2 years and above of work experience.
22. Successful bidder shall carry out credit card operation and shall provide end-to-end solution covering the scope of work mentioned above and inter-alia, the activities and requirements explained in the Part-I.
23. The successful Bidder should ensure that all the requirements as mentioned above and in Annexures shall be available within the time lines provided in the service level agreement. Non-availability of any of the above functionality due to reasons attributable to the service provider will attract penalties.
24. The successful bidder should arrange for the due diligence of applicants through ONLINE Credit Card Portal.
25. The successful bidder should arrange dedicated portal for Loyalty Management Program for customers and should be able to customize according to the Bank's requirements.
26. The successful bidder should arrange dedicated portal for NPA Management.

3) Service Level Agreement (SLA)

The Bank expects that the Bidder to adhere to the Service Levels defined in this document. The bidders must submit a self-declaration that the solution proposed is designed and structured to meet or exceed the service levels required by the bank.



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➤ **SLA Categories**

The SLAs expected for the project can be broadly divided into the following categories:

- Solution Implementation
- Service uptime and performance requirements

Both the above categories shall be measured for quality, completeness and timeliness as applicable. The successful bidder must ensure that tools/ solutions required for automated monitoring and reporting of the service metrics are provisioned as part of the solution offering

➤ **SLA Review Process**

This section outlines the service metrics/ levels that the solution offered must meet.

4) Deliverables and Timelines for Solution Implementation

The project with all the deliverables covering all the requirements in this RFP is to be completed as per the timelines given in this section / below table.

Stage	Deliverables	Timelines
Stage I- a) Preparation and finalization of rollout plan and customization for implementation, integration with Banks' systems and launch of credit card operations & migration of data /cards b) Completion of Customizations.	<p>The successful Bidder has to submit an implementation and rollout plan prepared in consultation with Bank's team.</p> <p>The successful Bidder has to complete customization of End to End Solutions for Credit Card operations as per Bank's RFP requirements.</p> <p>Migration of existing card details without disturbing the operations of the individual card and continuity of service under new environment.</p> <p>Certification by Card schemes (MasterCard, Visa & NPCI).</p>	4 weeks from acceptance of Purchase Order (PO)



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Stage II – UAT signoff in test environment	The successful Bidder has to demonstrate all the functionalities/ requirements as depicted in scope of work along with all required customization including interface with the Bank's CBS, EFT Switch, Internet Banking and Mobile Banking applications. Bidder has to provide onsite technical & functional resources that are required to carry out the UAT. Completion of UAT issues and UAT signoff.	1 week from completion of Stage I
Stage III – Soft Launch of End to End Solutions for Credit Card operations (Certification, if any, required from VISA, Master Card, NPCI to be completed before Soft Launch)	The successful Bidder has to provide remedies to all the issues cropped up during soft launch	2 weeks from completion of Stage II
Stage IV (Go-live)	All the functionalities/ requirements as depicted in scope of work is to be made live. The successful Bidder to demonstrate fulfillment of all requirements in live environment.	1 week from completion of Stage III
Stage V (Training)	After Go-live, successful Bidder has to arrange to impart complete technical as well as functional training of the End to End Solutions for Credit Card operations to the Bank's team of officials and also provide Technical as well as User manuals.	1 week from completion of Stage IV
Stage VI – Project Signoff	After Go Live performance of End to End Solutions for Credit Card operations will be observed for 60 days and problem if any will be reported to successful bidder. Successful Bidder will have to provide solution to the issues raised. Further it will be the responsibility of the Service Provider to address the issues arising	2 weeks from completion of Stage V with all functionalities subject to resolution of all issues raised by the Bank.



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	then and there and resolve the same without additional cost to the Bank.	
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5) Period of Validity of Bids

Bids should remain valid for the period of 135 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.

6) Penalties for Delayed Implementation

- The selected bidder is expected to complete the responsibilities as per the time lines mentioned above.
- As a deterrent for delays during implementation, Bank shall levy penalties for delays attributable to the selected bidder.
- Rs. 50,000 per week would be levied as a penalty, for every delayed week or part thereof.
- Bank reserves the right to terminate the contract if the Project is not implemented as per schedule.

7) Penalties for Service Up time

The successful bidder shall provide a guaranteed uptime of 99.9% for the service which shall be calculated on monthly basis. The Uptime is equal to total contracted hours in a month less downtime. The Downtime is the time between the start time of service unavailability and time of restoration of services. Restoration is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same. For SLA purpose a month will be treated as 30 days. If the successful bidder fails to maintain guaranteed uptime of 99.9% on monthly basis, Bank shall impose penalty as per the details given below. If the uptime is below 97% continuously for 3 months, the Bank shall have full right to terminate the contract under this RFP in addition to charging penalty & invoking Bank Guarantee.

Monthly Uptime	Amount of Penalty
>=99.9 % to 100 %	No penalty would be deducted
>=99 % to < 99.9 %	5 % of Amount Payable (Monthly)
>=98 % to < 99 %	10 % of Amount Payable (Monthly)
>=97 % to < 98 %	20 % of Amount Payable (Monthly)
< 97 %	40 % of Amount Payable (Monthly)

Service availability of the all the components and systems involved in the end to end credit card management solution (such as application processing, card / PIN issuance, personalization, transaction authorization, web portals, reconciliation & dispute management services etc.) will be considered for calculating the downtime penalty.



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8) Penalties for delay in delivering credit cards & PIN mailer to customers

The timelines for dispatch and delivery of credit cards and PIN mailers are as given below:

- In case the customer location is within the same state as that of card personalization bureau and PIN printing premises, the cards and PIN mailers should be delivered to the customer within 5 working days from the date of approval of the card request (T+4).
- In case the customer location is outside the state limits, the cards and PIN mailers should be delivered to the customer within 8 working days (12 days for North Eastern states) from the date of approval of the card request (T+7).
- The Bank will levy the service provider a penalty of at Rs.10 per day for each card and PIN if the delivery is delayed beyond the above timelines.
- Delay in delivery will be calculated based on the dispatch date and delivery date provided in the web portal for each consignment.

9) Problem Management and Escalation

Bank requires the successful bidder to provide reports on "Business Downtime" and a log of all issues that have been raised and Closed/ Pending Closure by the successful bidder. The frequency of the report would be Weekly, Monthly, Quarterly and Yearly.

- The successful bidder is expected to provide an application for logging issues. It should have an audit trail and updating functionalities and have a role based access for the users. Bank should be able to retrieve the details of any issue logged and get the complete history of the issue including the person raising the issue, date & time of entry, date & time and details of the solution, re-opened date & time with remarks, etc.
- The escalation matrix of the Bank will be shared with the Selected Bidder at the time of Service Level Agreement for reporting the issues.

10) Eligibility Criteria

- The Bidder should be Private/Public Limited Company as per Company Act 1956 and should have been in operation for a period of at least 3 years as on 31.03.2020. In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier/original limited company can be taken into account.
- Either the agent on behalf of the Principal/OEM or Principal/OEM itself can bid but both cannot bid simultaneously for the same solution.
- If an agent submits a bid on behalf of the Principal/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.



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- The bidder should have registered an annual turnover of Rs. 50 Crores or more for the years 2017-18,2018-19 and 2019-20
- The bidder should have Net Profit for the years 2017-18,2018-19 and 2019-20.
- Bidder should have executed similar End to End Solution for Credit Card Operations in at least one Public Sector Bank in India. The solution offered should be currently running successfully.
- Bidder should be managing an aggregate Credit Card base of at least two lakh cards as on 31.03.2020 under the Purchase Orders issued by PSU banks/Scheduled Commercial Banks/Private Banks in India.
- The Bidder should not have been blacklisted currently by any Government Dept. / PSU / Banks.
- The bidder should have interface with Rupay (NPCI). They also should have VISA / Master / Card.
- Bidder Should be capable to issue EMV compliant cards/contactless cards.
- Bidders Should submit the EMV certificates issued by NPCI. MasterCard & Visa to the card personalization bureaus of the bidder.
- Bidder should have a Business Continuity Plan in place as per best practices of Industry for restoration of services and this plan is being tested regularly.
- Bidder Should have "Disaster Recovery Site" capabilities in different seismic zone in India as per best practices of Industry and have on-site and off-site back-up facility for data recovery.
- Bidder Should be able to provide turnkey end-to-end solution for credit card operations specified in schedule of requirements given in this RFP.
- Bidder should be able to provide Hosted Credit Card solutions from their premises. However, Bidder should provide access of host system at INDIAN BANK or any other location as required by Bank.
- Bidder Should have a successful PCI DSS compliance certificate for the operation center and data center for the current year and at least previous 2 years consecutively.
- Bidder / Bidder's Sub-Contractors Should have system and procedure to ensure KYC compliance of their employees/ employees of their sub-contractors and service providers.
- Bidder / Bidder's Sub-Contractors Should have an internal audit system in place for their operations and for operations of their sub-contractors and service providers.
- The cost for migration should be borne by the bidder. Bidder should be capable and ready to migrate entire data from the existing systems to its proposed system at their cost when bank intends to do so during the contract period.



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- The Credit card system / solution provided by the bidder should be PA-DSS compliant.

11) Patent Rights

The Selected bidder shall indemnify the Purchaser against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods / services or any part thereof in India or Abroad.

The supplier shall, at their own expense, 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.

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 for, 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 to the bank a fully paid-up, irrevocable, non-exclusive licence throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.

12) Documents

The necessary licences and other documents wherever necessary for implementation of Credit Card Operations (End to End solution) have to be submitted to the Bank. Bidder has to ensure that no unauthorised software/application is used in implementation of Credit Card Operations (End to End solution).

13) Payment Terms

The selected bidder will have to submit invoices for the activities carried out during the month at our office along with request letter for payment, before 10th of next month.

The payment will be released within 15 days of submission of invoices accompanied by supporting documents by the Service Provider on monthly basis based on the line items listed in the commercial bid format after go live.

14) Delays in the selected bidder's performance

The implementation/integration/migration of existing card base data and providing end to end for Bank's Credit Card Operations shall be carried out by the selected bidder in accordance with the time schedule prescribed by the Bank in the Schedule of Requirements.

If at any time during performance of the Contract, the selected bidder encounters conditions impeding timely implementation/migration/integration of Credit Card Operations (End to End



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Solution) and performance of the Credit Card Operations (End to End Solution), the Selected bidder shall promptly notify the Purchaser in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the bidder's time for performance, with or without liquidated damages, in such case the extension shall be ratified by the parties by amendment of the Contract.

15) Liquidated Damages

The Bank will consider the inability of the bidder to provide the deliverables under the contract within the specified time limit, as a breach of contract and would entail for the payment of Liquidation Damages on the part of the bidder.

Installation will be treated as incomplete in one/all of the following situations:

1. Delay in preparation of roll out plan, implementation/integration/migration
2. Delay in Customization
3. Delay in completion of requirements suggested in UAT
4. Delay in completion of Go-live phase
5. Non-delivery of required licenses

In case delay in executing the deliverable according to the timelines mentioned under DELIVERABLE AND TIMELINES which is beyond the control of the bidder or solely attributable to Banks action, then same should be reported to the Bank along with the reason thereof and proof of document, if any, in support of such reporting and the Bank shall evaluate such reporting by successful bidder before levying the Liquidated Damages(LD). Where warranted, the Bank Guarantee validity period shall be extended to cover the extended period for performance.

Without any prejudice to Bank's other rights under the law, the Bank shall recover Liquidated damages as mentioned in point no. 6 (Penalties for Delayed Implementation) of Section-III. If the Selected bidder not able to complete the project within the timelines, Bank reserves the right to terminate the contract and invoke the Performance Security.

16) Installation, Integration & Migration

The Selected bidder is responsible to complete installation, integration and migration of the Credit Card Operations (End to End Solution). The Selected bidder should work in coordination with our other service providers for building necessary interface with CBS, mobile Banking, Internet Banking, SMS Gateway, IB Smart Remote, Ind OASIS, IB customer App, Separate Mob app and portal via internet banking for Credit Card operations, EFRMS Integration, NPA Management, Early Warning Signal, Document Management System, Payment Gateways, EFT Switch, Bank's Call Centre and any other integration specified by Regulatory / Statutory bodies/Bank.



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17) Maintenance

The Selected bidder should accomplish preventive and breakdown maintenance activities to ensure that all the functionalities work without defect or interruption for at least 99.9 % up-time for 24 hours a day, 7 days a week of operation.

18) Training

The selected bidder should train the Bank personnel in End to End Credit Card solutions provided by them along with user & technical manuals, so that they become conversant with the solution provided.

19) Technical Documentation

The Technical Documentation involving detailed instruction for operation and maintenance is to be delivered with the goods / services supplied. The language of the documentation should be English.

20) Contract Period

- The contract period for providing End to End Solutions to Credit Card Operations will be for a period of Five Years. The selected Bidder needs to execute a comprehensive, definitive Service Level Agreement (SLA) with the Bank. SLA will cover performance and availability of the solution deployed. The performance of the selected Bidder shall be reviewed every year and the Bank reserves the right to terminate the contract at its sole discretion by giving six months' notice. Any offer falling short of the contract validity period (Five Years) is liable for rejection. Further, Bank reserves the right to renew the contract after the expiry of the initial term on mutually agreed terms and conditions and at negotiated cost.
- Contract Continuity - The contract shall terminate only on explicit correspondence to that effect. Until that time, successful bidder shall continue to provide the service at the contracted price as per the agreement. As and when the Bank decides to change the End to End Solutions for Credit Card operations or change the current business model / vendor, successful bidder has to coordinate for migration of existing registered user base to the Bank's new model without causing disruption of the Credit Card Services to customers of the Bank at no extra cost to the Bank. The migration period and the support required from successful bidder shall be communicated to successful bidder one month before the transition starts. Bank shall reserve right to revise the migration period. During transition period, successful bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other type of support during the defined transition period.
- In event of bidder insolvency, contract termination, bidder in M & A activity, successful bidder shall continue to provide the service without causing disruption of the services to customers of the Bank at no extra cost to the Bank. Also, any interface development



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carried out / customization done specifically for Bank shall be transferred to Bank at no additional cost.

- The Bank may conduct audit of entire functioning of the End to End Solutions for Credit Card operations and associate services every 6 months or at a periodicity solely decided by the Bank. The audit will be conducted by either Bank officials or any firm / individual appointed by the Bank for the purpose. Bidder is expected to provide full assistance during these compliance audits and address any non-conformity identified during the audits. The Bank shall provide any such recommendations identified from third party audits and the bidder shall comply with such recommendations within such time as specified by the audit committee.
- At all times during implementation/ migration/ maintenance/ business-as-usual running, selected bidder needs to adhere to Banks' required compliances vis-à-vis security, confidentiality, integrity and availability and also any RBI / Govt. / other regulatory guidelines on the same.
- The selected bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other support during the defined transition period.
- The Purchaser or its Representative/s shall have the right to inspect and / or test the solutions provided to confirm their conformity to the Contract specifications/requirements.
- The selected bidder has to conduct periodic risk management analysis, security vulnerability assessment of the application and network at least once in a year and evidence/report of having conducted test/audit like VAPT along with steps taken to mitigate the vulnerability and risk etc., to be produced to the Bank.
- Bank also reserves the right to conduct regular information security audit on the End to End Solutions for Credit Card operations to ensure complete security, through its own team or employing a third party auditor.
- The selected bidder is responsible for the financial loss to the Bank, if any financial loss happens to the Bank due to the deficiency in service/ negligence / fraud by the employees of selected bidder.
- The Bank reserves the right to verify the employee sourcing procedure of the Service Provider, and suggest changes, if any, to safe guard the bank's interest.

21) Performance Security

Within fifteen (15) days from the date of purchase order issued for the project by the Bank, the successful Bidder shall furnish Performance Security for **3%** of the project cost quoted by the successful bidder in the form of Bank Guarantee valid for a period of **seventy-two**



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(72) months from the date of issue with further one-month claim period as detailed below as per the format given in Annexure-8.

The performance security submitted by the supplier shall be invoked by the Bank if the selected bidder fails to complete his obligations under the contract.

The performance security shall 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. The Successful bidder's performance obligations under the Contract include support / co-operation for migrating the data to new service provider identified at the end of the contract period.

22) Jurisdiction

Any dispute arising out of this order will be under the jurisdiction of Courts of Law in Chennai.

23) Bank's right to accept or reject any bid or all bids

The Bank reserves the right to accept or reject any bid / all bids or annul the bidding process at any time prior to awarding contract, without thereby incurring any liability to the affected Bidder or Bidders.

24) Negotiation

Bank reserves the right to negotiate the L1 Price quoted by the vendors under exceptional circumstances.

25) Limitation of Liability

Supplier's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.

This limit shall not apply to third party claims for

- a. IP Infringement indemnity
- b. Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.
- c. Supplier shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.

For (a) and (b) above, the liability is limited to the Compensation awarded by court of law.



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26) Disclaimer

The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.

This RFP is not an agreement by the Authority to the prospective Bidders or any other person. All such costs and expenses will remain with the Bidder and the Authority shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

27) Intellectual Property 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 or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

28) Use of Contract Documents and Information

The Selected bidder shall not, without the Purchaser'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 Purchaser in connection therewith, to any person other than a person employed/authorized by the Selected bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The Selected bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

29) Acceptance of Purchase Order

Successful bidder has to submit the acceptance of the purchase order within 7 days from the issue of Purchase order, duly signed by the authorized signatory.

30) Signing of Contract Form, NDA and SLA



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Within fifteen (15) days of Purchase Order, the successful bidder shall sign the contract form (Annexure-12), Non-Disclosure Agreement (Annexure-11) & Service Level Agreement (Annexure-15) and return it to the Bank. Integrity pact executed between the Bank and successful bidder(s) is deemed to be a part of the contract.

31) Settlement of Disputes

a. If any dispute or difference of any kind whatsoever shall arise between the Bank 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.

b. If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Bank 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.

c. 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 Purchaser and a 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 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 presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which 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.

(d) 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



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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.

(e) Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association.

(f) 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 Bank shall pay the supplier any monies due to the supplier.

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

32) Applicable Law

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in Chennai.

33) Exit Requirements

In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.

34) Termination for Convenience

The Bank, by 30 days written notice sent to the Supplier, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Supplier under the Contract is terminated, and the date upon which such termination becomes effective.

35) Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 7 days written notice of default sent to the Supplier, may terminate this Contract in whole or in part:

- a. if the Selected bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser;



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- b. if the Selected bidder fails to perform any other obligation(s) under the Contract.
- c. If the Selected bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- d. In case of Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.

For the purpose of this clause:

“corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and

“fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

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

36) Force Majeure

The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, “Force Majeure” means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder’s fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.

If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful bidder shall continue to perform its obligations under the Contract as far as



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is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.

37) Confidentiality

The selected bidder and its employees either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.

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

38) Integrity Pact

Bidders shall submit Integrity Pact (IP) along with the technical bid as per Annexure-14 of the RFP. Integrity Pact is an agreement between the prospective bidders and the buyer committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings.

The integrity pact begins when both parties have legally signed it. Integrity Pact with the successful bidder(s) will be valid till 12 months after the last payment made under the contract. Integrity Pact with the unsuccessful bidders will be valid 6 months after the contract is awarded to the successful bidder.

39) Adoption of Integrity Pact

- The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.



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- Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.
- The Bidders shall submit signed Pre Contract integrity pact as per Annexure-14. Those Bids which are not containing the above are liable for rejection.
- Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
- Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
- Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.
- Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- Integrity pact shall be signed by the person who is authorized to sign the Bid.
- The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

1. Shri. Brahm Dutt, IAS (Retd) Email: dutt.brahm@gmail.com
2. Shri. Balraj Joshi, Ex-CMD, NHPC (Retd) Email: balrajjoshi@hotmail.com

- Change of law / policy / circular relating to Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.

40) General Terms

- The relationship between the Bank and Successful Bidder/s is on principal to principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant or employer and employee between the Bank and Successful Bidder/s hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party.
- The cost of preparing the proposal including visit / visits to the Bank by the bidder is not reimbursable.



CO: CREDIT CARD CENTRE,
INDIAN BANK, HEAD OFFICE,
66, RAJAJI SALAI
CHENNAI – 600001
26.03.2021

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- All pages of the Bid Document, Clarifications/Amendments if any should be signed by the Authorised Signatory (POA proof to be submitted). A certificate of authorization should also be attached along with the bid
- The Bank is not bound to accept any of the proposals submitted and the Bank has the right to reject any/all proposal/s or cancel the tender without assigning any reason therefore.
- The bid should be valid for 135 days from the date of submission of bid.
- Detailed documentation of installation and solution has to be provided after successful installation.
- Performance issues to be solved by the supplier without any additional cost to the bank.



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SECTION-IV
INSTRUCTIONS TO BIDDERS FOR E-TENDERING

1. GENERAL

These Instructions for e-Tendering supplement other terms and conditions of this tender.

2. INSTRUCTIONS

2.1. RULES FOR WEB PORTAL ACCESS

1. Bidder should be in possession of Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders may use Digital Certificates issued in the name of individuals upon submission of authorization certificate from the company for the same to the e-tendering service provider and prior approval from Bank officials. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.
2. e-tendering will be conducted on a specific web portal website - <https://www.tenderwizard.com/indianbank> meant for this purpose with the help of the Service Provider identified by the Bank as detailed above.
3. Bidders will participate in e-tendering event from their own office/place of their choice. Internet connectivity/browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.
4. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) either the service provider or Bank is not responsible.
5. In order to ward-off such contingent situation, Bidders are advised to make all the necessary arrangements/alternatives such as back-up power supply, connectivity whatever required so that they are able to circumvent such situation and still be able to participate in the e-Tendering process successfully.
6. However, the Bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
7. Failure of power at the premises of bidders during the e-Tendering cannot be the cause for not participating in the e-Tendering.
8. On account of this, the time for the e-tendering cannot be extended and Bank is not responsible for such eventualities.



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9. Bank and/or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of e-tendering irrespective of the cause.
10. Bank's e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday/strike for the bank, e-tendering website will receive the bids up to the appointed time as mentioned in schedule 3, however physical documents, to be submitted offline, can be submitted on the next working day up to 3.00 PM on next working day. Extension/ advancement of submission date and time will be at the sole discretion of the Bank.
11. However, during the submission of bid, if any bidder faces technical issues and was unable to submit the bid, in such case the Bank reserves its right to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Service Provider.

2.2. REGISTRATION

To use the Bank's e-tendering Portal (<https://www.tenderwizard.com/indianbank>), bidder needs to register on the e-tendering portal. The bidder should visit the home-page of the portal and to the Portal Enrolment for new bidder link.

The following steps are to be followed during the registration process

- a) Fill all the relevant and requisite details to complete the Enrolment form provided in the Bank's e- tendering portal
- b) Upload the scan copy of the PAN Card and GST Registration certificate
- c) Acknowledgement copy will be generated with user id & password & the same will be sent to their registered email id.
- d) After verification by department/service provider, the id will be activated.
- e) At the first login, DSC details will be automatically captured by the system.
- f) Clarification/ Amendments and Extension of last date of bid submission (if any) will be uploaded in the e-tendering portal under Corrigendum/ Amendment.

Training to the Bidder for participating in the bids through e-tendering Website will be provided by the service provider M/s. Antares Systems Limited.

Note: Please contact M/s. Antares Systems Limited's support desk (as given below), to get your registration accepted/activated and for further clarifications.

Support Desk Contact Details

M/s. Antares Systems Limited
#24, Sudha Complex, 3rd Stage, 4th Block
Basaveshwaranagar, Bangalore – 560 079.



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Support Contact No. 080-40482100, 99432 77499

Support Email: gunaseelan.m@antaressystems.com

2.3. SUBMISSION OF BIDS THROUGH E-TENDERING PORTAL

The Bid documents, to be uploaded as part of online bid submission, are as follows:

- Eligibility Criteria, along with all supporting documents required.
- All Annexure as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.
- All supporting documents and product literature in support of Technical specifications.
- Relevant brochures
- Compliance to Technical Specifications as per Technical Bid.
- Any other information sought by the Bank with relevant to this tender

Bidder should upload all the copies of relevant documents without fail in support of their bid and as per the instructions given in tender documents. If the files to be uploaded are in PDF format, ensure to upload it in "Searchable" PDF Format. After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid.

Please take care to scan documents so that total size of documents to be uploaded remains minimum. **All documentation evidence provided to the Bank shall be in PDF Format. The Scanned Documents shall be OCR enabled for facilitating "search" on the scanned document.** Utmost care may be taken to name the files/documents to be uploaded on e-tendering portal.

2.4. BID RELATED INFORMATION

Bidders must ensure that all documents uploaded on e-tendering portal as files or zipped folders, contain valid files and are not corrupt or damaged due to any processing at bidder PC system like zipping etc. It shall be the responsibility of bidder themselves for proper extractability of uploaded zipped files.

Any error/virus creeping into files/folder from client end PC system cannot be monitored by e-tender software/server and will be bidder's responsibility only.

2.5. OFFLINE SUBMISSIONS

In addition to uploading the documents in our e-Tendering portal, Bidders should also submit the following in a sealed envelope, super scribing with the tender Reference number, due date, Name of the Bidder, etc.

- DD towards Cost of bid document (Bidders may also remit the amount in the account number mentioned in Schedule 8)



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b) Integrity Pact

Note: Companies registered as Micro/Small Units under MSE/NSIC should submit documentary proof for claiming exemption for Cost of Bid document and EMD.

The bidder is requested to submit the original documents in a Sealed Envelope on or before 19/04/2021, 03.00 PM to the address mentioned under schedule 3 of this tender. The envelope shall be super scribed as **"PROVIDING "END TO END SOLUTION" FOR INDIAN BANK CREDIT CARD UNDER OPEX MODEL"** and the words 'DO NOT OPEN BEFORE (19/04/2021 at 03.30 PM)'.
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2.6. OTHER INSTRUCTIONS

For further instructions like system requirements and manuals, the bidder should visit the e-tendering portal (<https://www.tenderwizard.com/indianbank>), click on System Requirement Manual/ User Manual.

The following 'Four Key Instructions' for bidders must be assiduously adhered to

- a.** Obtain individual Digital Signing Certificate (DSC or DC) well in advance before tender submission deadline on e-tendering portal.
- b.** Register your organization on e-tendering portal well in advance before tender submission deadline on e-tendering portal
- c.** Get your organization's concerned executives trained on e-tendering portal well in advance before tender submission deadline on e-tendering portal
- d.** Submit your bids well in advance of tender submission deadline on e-tendering portal (Bank will not be responsible any problem arising out of internet connectivity issues).

Note: While the first three instructions mentioned above are especially relevant to first-time users of the e-tendering portal, the fourth instruction is relevant at all times.



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SECTION-V

PART I - Functional and Technical Requirements

Date:

The Chief Manager
CO: Credit Card Centre
Indian Bank
66, Rajaji Salai
Chennai 600 001.

Dear Sirs,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: Your RFP No. CO:CCC:RFP:01:2020-21 dated 26.03.2021.

Referring to your above RFP, we submit the compliance details of the specifications given below:

	Scope of work and functional & technical requirements for the end to end credit card solution	Compiled/ Not Compiled	Deviations (if any)
1.	Application Processing		
1.1	Managing Online Applications System - Credit Card processing setup and Authorization portal to be provided for the following activities related to Credit Card application processing. a) Data entry / capture, by potential customers b) Scanning and uploading of Photo, KYC and income proof documents etc. c) Verification of PAN data from NSDL, Aadhaar from UIDAI and completeness of data submitted, d) Generation of reports like CIBIL, Experian and credit scoring model and after due diligence the same should be forwarded to Branches.		
1.2	The system should provide a complete framework for receipt of Credit Card applications online and in physical form, their processing and approval.		
1.3	The data entered / captured / uploaded should be stored and sent to bank's SFTP during the contract period and made available for retrieval and verification whenever required.		
1.4	Credit card application tracking platform should be provided to track application during its processing. The interface of such platform is to be provided with Bank's system for uploading the application's detail by Bank's branches and down loading status of processing.		



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1.5	The facility should support a) making out bound verification calls for checking the completeness / correctness of data submitted b) application tracking for responding to incoming calls c) give access to Bank's call centre for attending to applicants queries d) for sending emails / SMSs to applicants, Branches for applications rejected mentioning the reason for rejection.		
1.6	System should allow defining rule based work flow and rules for application processing		
1.7	Workflow rules for certain applications to bypass some of the application processing steps for pre-approved and add-on cards.		
1.8	Each data capture screen should have the ability to capture following necessary demographic details and should have facility to dynamically add more details:		
a.	Personal Details as per the Bank's requirements		
b.	Address(Permanent/Current/Employer address/Mailing address)		
c.	Employer / Business details		
d.	Income details		
e.	Bank account details		
f.	Add-on card/s details		
1.9	Ability to capture multiple customer contact numbers (with country code), addresses and email addresses.		
1.10	Ability to capture customer profile or lifestyle information.		
1.11	Ability to capture supplementary cardholder demographics information.		
1.12	The system must have workflow and entry screen for inputting all application's data.		
1.13	The system must allow user to define mandatory input fields for specified product, customer and application.		
1.14	The system must have ability to track application processing.		
1.15	The system must have ability to support user to decide whether to issue/ not to issue credit card based on the scoring model / rules defined by Bank.		
1.16	The system must allow assigning ageing and expiration dates to applications.		
1.17	Solution should support Offline application capture and upload facility		
1.18	Support batch upload of data in flat files from external sources		
1.19	Support for storing images (photograph and signature) of the applicant in the database. All approved applications have to be scanned and preserved and shall be uploaded in Bank's SFTP on a daily basis.		



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1.20	Support for tracking the progress of each application through the approval process.		
1.22	Support for verification of application data with credit bureaus for risk management and for printing the credit bureau report.		
1.23	Maintain rejected applications in its database. The system must compare new applications with previously rejected applications to highlight possible matches.		
1.24	Upload blacklisted cards and maintain them in database for the purpose of verification of new application from the same applicant.		
1.25	Solution should automatically reject an application if it is pending for more than a specified number of days after follow-up for missing documents/missing information.		
1.26	There must be a configurable scoring facility based on the Bank's credit scoring model. The Issuer must be able to define specific attributes of the applicant (e.g., profession, age, etc.) that it will use to determine each applicant's scores		
1.27	It must be possible to assign positive or negative scores to certain ranges of any attribute, assign fixed score or range score based on the various attributes.		
1.28	The user should be able to define three score ranges that will enable the system to auto-approve/auto-reject/refer for manual review and decision respectively.		
1.29	The system must maintain rejected applications with reasons for rejection for future risk management.		
1.30	Solution should provide facility to generate letters for cases such as: missing information, rejected applications, welcome letters, acknowledgements, and follow-ups etc.		
1.31	Should support fast track processing, whereby a single user (duly designated) can process an application from start to finish, that would help in quick responses for VIP applications, etc.		
1.32	Facility to handle the accounts of VIPs differently with respect to scoring and reporting to credit bureau.		
1.33	Authorized users should be able to override system decisions for rejection or approval or assignment of card product type, etc.		
1.34	Ability to register DSA and set up commission payable logic based on approved/rejected application basis.		



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2	Credit card issuance, Card Personalization & PIN mailer printing		
2.1	Personalization of credit cards with RuPay/VISA/MasterCard hologram including procurement of plastic and collaterals as per specification in S.NO.3 and their inventory control & management and PIN generation as per design/ specification approved by Bank. Bidder shall maintain adequate stock of Plastic and collaterals.		
2.2	Once the request for credit card is approved by the application processing system, text file containing details of the card holder, card type, credit limit etc. is to be generated and sent to card management system (CMS) on a daily basis.		
2.3	The system must provide a comprehensive rule based mechanism for assigning credit card type/ credit limit for each approved request.		
2.4	The bidder should process the card request and issue cards under the BIN configured for the card type assigned in the request.		
2.5	Ability to automatically advice to increase/ reduce credit limit for specified cardholder on monthly, yearly basis or at the time of card renewal/ replacement. The system should have the facility taking into consideration factors like customer rating/ relationship/ payment history & spending pattern.		
2.6	The bidder shall support issuance of multiple add-on cards for each primary card.		
2.7	Add-on Cards should be issued without any additional credit limit. The limit on add on card can be equal to or less than the limit of the primary card.		
2.8	Temporary enhancement of credit limit and daily transaction limit should be supported by CMS.		
2.9	Various components like sub-limit for cash, loan scheme, online usage and other definable components of an account limit should be configurable for each card		
2.10	Ability to enable / disable international and online usage for each card through configuration changes during or post card issuance with sub-limits on each currency.		
2.11	Ability to maintain separate transaction limits for domestic and international transactions as per RBI guidelines.		
2.12	The bidder must support applications from existing cardholders for issuance of supplementary cards.		
2.13	Ability to prevent supplementary card creation when there is no principal card (either same product or cross product).		



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2.14	The bidder must be able to define attributes for the supplementary cards including limits, territory (domestic or not), and transaction set.		
2.15	The bidder shall support sub-limit for add-on card subject to overall account limit of the main/principal card.		
2.16	The bidder must be able to configure templates for emboss/encode files (card personalization files and EMV profiles) for different credit card products.		
2.17	The bidder should support issuance of RuPay, Master, Visa credit cards & any other credit card schemes also.		
2.18	The bidder must be able to generate multiple embossing files based on the plastic types (EMV or Magnetic Stripe or contactless) and card scheme (RuPay, Visa, MasterCard etc.). BIN, new issue/reissue, Priority embossing etc.		
2.19	The bidder must use an HSM to generate PIN data, CVV, CAVV, PVV, iCVV etc.		
2.20	The bidder must have available functionality / modules for issuing EMV cards, data preparation for EMV cards with magnetic stripe and personalization of the same.		
2.21	The bidder shall support providing mailer information in the embossing file for automating the process of printing address for card mailer and personalized welcome letter		
2.22	Ability to emboss customer's photo on the cards		
2.23	Ability to support personalized picture card, i.e. picture to be printed on the card face.		
2.24	Ability to issue Cards with configurable PIN length (Minimum 4 digits)		
2.25	The bidder should be able to generate alert when the number of available card numbers reaches 1000.		
2.26	Ability to support up to 4th Line embossing, e.g. Company Name on 3rd Line, Name/ Club Membership Number on 4th Line etc. for selected product profile, (Private Banking, Privilege Banking, Corporate, etc.		
2.27	Procurement of card plastic, inventory management, card personalization, printing, stuffing of cards with welcome letter and collaterals in envelopes, Terms & Conditions(MITC), pouch, user's guide and any other insertions, dispatch of cards & PIN mailers to card holders.		
2.28	Card personalization and PIN mailer printing shall be carried out from 2 different places strictly in adherence with the guidelines of MasterCard, Visa, and NPCI and should be sent to customers through 2 different courier agencies on 2 different dates.		



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2.29	The bidder must support tracking and personalization of a batch of cards through online portal viewing facility either through branch/customer and sending SMS to credit card applicants.		
2.30	The bidder should record damaged stock, if any.		
2.31	They should be capable of tracking dispatch of cards and PIN mailers to customers.		
2.32	They should record undelivered cards and their destruction.		
	PIN data generation & PIN mailer printing.		
2.33	Ability to support user configurable templates for the PIN mailer format.		
2.34	PIN shall be generated for only those cards which are authorized and have valid card holder number (CHN)		
2.35	Card Management system must support different standard methods for PIN Generation.		
2.36	They should support issuing green PIN and setting of PIN by card holders at Indian Bank ATMs, Mobile App and through online portal.		
2.37	They should have facilities to configure fees on PIN re-generation.		
2.38	They should transmit PIN data directly from HSM to the printer to print on the Pre-printed stationery mailer. PIN Mailer printing should happen at secured premises of the successful bidder adhering to the guidelines issued by NPCI, MasterCard & Visa and regulatory authorities.		
2.39	System also to have audit log for number of times the PIN mailer is printed for particular PIN number, with facility for the user to input the reasons for reprinting.		
2.40	System should maintain the history of all the support functions carried out (Re-PIN etc.) on each card.		
2.41	If Physical PIN Mailers required by the credit card holder PIN will be generated, printed and dispatched to cardholder through courier. Wherever courier does not have its delivery centre, PIN mailer will be sent by India Post. Card and PIN Mailer will be sent by separate mode of dispatch.		



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2.42	Keeping proper record and tracking of dispatch of pin etc. including those received back undelivered with all precautions, safety, security and confidentiality. Details of dispatch of PIN mailers also should be available to Bank through some interface/system to handle queries regarding issuance of PIN mailers.		
	Card activation		
2.43	The solution should provide appropriate user interfaces to activate a card upon proper identification of the customer. The successful bidder should also provide IVR facility for card activation.		
	Renewal and Revival of Cards		
2.44	CMS should generate a report on cards due for renewal (active cards used at-least once during the last 1/2/3 years). The date of generation must be a configurable number of days before the expiration date of cards. This report should include cards locked through Bank's mobile application.		
2.45	CMS should enable manual override to nominate certain cards for non-renewal.		
2.46	CMS should support revival of expired cards upon request from the customer.		
2.47	CMS should be able to re-issue expired cards with the same Card No & PIN and with new expiry date & CVV, if required by the bank.		
2.48	CMS must support requests for early renewal of cards.		
2.49	Option to auto block old card (stop authorization) after the new card effective date kicks in.		
2.50	Ability to auto-post transactions to new/ replaced card with new card number, when the previous card is closed or blocked.		
2.51	Ability to support card renewal including both main and supplementary accounts.		
2.52	Ability to auto close all corresponding supplementary cards when the principal card is closed. Ability to re issue closed card on specific request.		
2.53	Ability to tag a status code to a customer inactive for x months (period to be user defined) and able to generate letter or report on such.		
	Card replacement		
2.54	CMS should support reason-based replacement of cards. The card number of the new card should depend upon the reason. (E.g. same number for a damaged card and new number for a stolen card)		
2.55	CMS must support seamless linkage of the new card with the old card and existing account in all cases of replacement of an existing card.		



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2.56	CMS must be able to renew for a specific group of cards with flexible controlled parameters (checking current expiry date, account, conditions, number of retries, blocking parameters).		
2.57	CMS must have function for individual replacements and reissue in exceptional situations, of lost and stolen cards through batch files, and online request for replacement of card.		
2.58	CMS must have function for special requirements for card reissuing (include, but not limited to): embossing name change, plastic design change etc.		
	Hot-Listing		
2.59	The system must enable addition and withdrawal of cards from the list of hot listed cards.		
2.60	The system should be able to accept external files to update its hot list database.		
2.61	The System should support Hot listing of cards through SMS / Website.		
2.62	The system should automatically block the cards if the payment is default more than 90 days. If Card holder has not paid one month credit card dues, the cardholder should not be allowed to make any transactions.		
2.63	The system should have the complete history of blocking the cards along with specific reason.		
	Functional Capabilities for CMS		
2.64	Capability to define multiple products on a single Card system platform.		
2.65	Ability to set up multiple products with configurable attributes such as limits, transaction set, billing cycle, credit profile, loyalty plan.		
2.66	Ability to restrict transactions by MCC at card level.		
2.67	Ability to create/define products based on the market segment and card product positioning, without software customization.		
2.68	Ability to create new products with separate/different attribute plans.		
2.69	Ability to define different attribute plans for primary/secondary cards.		
2.70	Ability to define/set up co-branded cards.		
2.71	Option for setting limits at card and account levels.		
2.72	Ability to auto adjust the credit/cash advance limit based on customer behavioral score.		



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2.73	Multiple Cards like Primary, Add-on etc. linked to the same account.		
2.74	Supports Primary and add-on cards bearing different card number.		
2.75	Supports Multiple cards like RuPay, VISA, MasterCard linked to the same account.		
2.76	Separate sub-limit for add-on card subject to overall account limit of the main/principal card.		
2.77	Ability to setup the reduction of limit including primary and add on card and only add-on card limit to be reduced.		
2.78	Automatic link to previous card and account on issuance of replacement card.		
	Capabilities relating to Attribute inheritance		
2.79	The system should have the capability such that attributes defined at product level are automatically inherited at account and card level.		
2.80	The system should provide facilities to change/override the inherited attributes at account and card level.		
2.81	Ability to inherit attributes from Customer Group/Segment level		
2.82	Equally, the issuer must be able to override inherited attributes for a range and for each individual card.		
2.83	The system allow to set up holiday calendars		
2.84	The system must support operate using dates in the format: • Date/Month/Year (DD/MM/YY; DD/MM/YYYY) • Month/Date/Year (MM/DD/YY; MM/DD/YYYY) • Year/Month/Date (YY/MM/DD; YYYY/MM/DD) etc.		
3	Specifications for Card Plastic, PIN mailer & Stationeries		
3.1	Card Plastic Specifications		
a.	Card plastics, Chips and Holograms should be procured only from manufacturers approved by the respective card association (NPCI, VISA, Master Card etc.)		
b.	Dimensions and specifications for the card plastic and EMV chip will be as per the standards set by respective card association		
c.	Cards should be made of PVC with laminated polish and gloss / metallic finish.		

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d.	Card art works should be prepared by the service provider as per the bank requirements, and should be submitted for approval from Bank.		
e.	Multi-color Card designs the front & back of the card to be supported.		
f.	Color Arrow sign should be available on the front side of card with Phosphorescent ink to indicate correct way of inserting the card at ATM even in darkness.		
g.	All cards issued by the service provider should comply with the following quality specifications: i. De-Lamination Test: (1-2 cards) As per ISO 7810:2003 (E) De-lamination strength (0.35 N/mm). ii. Card Flatness: Maximum distance from a flat rigid plate +/-0.7mm.		
3.2	EMV Chip & Magnetic Stripe Specifications		
a.	Chip OS: Java 3.0.x or higher, Global Platform 2.2.x or higher version.		
b.	Data authentication to be supported: DDA on Full EMV mode		
c.	Microprocessor based IC Card with minimum 16 KB EEPROM, 6 KB RAM and 8 bit CPU.		
d.	Secure Hardware Crypto Coprocessor. Supporting RSA /ECC, 3DES (With 2 unique keys) / 3KTDES, AES.		
e.	Write endurance: 3,00,000 cycles and data Retention period of 10 years.		
f.	Chip color: Gold		
g.	Compliant to ISO/IEC 7816 Standard		
h.	Unique ID required for each chip		
i.	Financial applications to be supported: i. RuPay – DPAS. ii. VISA - VISA VSDC2.8.x or higher. iii. MasterCard - M/Chip 4 or higher.		
j.	Shall be capable of countering side channel attacks (SPA & DPA).		
k.	Common Criteria (EAL): EAL4+ (or ITSEC 6 certified) and EAL5+ (Hardware)		
l.	Magnetic Stripe: HICO 2750 Orested. ISO standards for Encoding, location of Track 1, 2, 3.		
m.	Card Size: ISO 7810 ID-1 format (85.60 × 53.98 mm)		



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3.3	Specifications for collaterals with Four to Six Color Printing						
a.	User Guide Length: 25.0 cms Breadth: 11.5 cms Paper Quality: HB Maplitho Paper GSM: 60 GSM No. of Pages: 35 to 40						
b.	Most Important Terms & Conditions Length: 28.0 cms Breadth: 24.0 cms Paper Quality: HB Maplitho Paper GSM: 60 GSM No. of Pages: 8						
c.	PIN Mailer Length 18.5 cms Breadth 10.5 cms Paper: Perforated Cream Wove paper of A grade						
d.	Leaf	Front Printing	Back Printing	Pape r	Remarks		
	First Leaf	3 color	Black Carbon	50 GSM	Clipped with 2 nd and 3 rd leave		
	Seco nd leaf	3 color	Black Carbon Ink	60 GSM	Sealed & Glued from all side with 3 rd leaf		
	Thir d Leaf	Single Colour	3 colour	80 GSM	Sealed and Glued from all side with 2 nd leaf		
e.	PIN Envelope – marked “Private & Confidential” Length 19.5 cms Breadth 11.5 cms Window 9 cm x 5 cm Paper Quality Maplitho self-adhesive Paper GSM 70 GSM						
f.	Welcome Letter (Bilingual- English on one side, Hindi on other side) Length 29.0 cms Breadth 24.5 cms Paper Quality HB Maplitho Paper GSM 70 GSM						



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g.	Envelope -Welcome Length 23.0 cms Breadth 11.5 cms Window 9 cm x 5 cm Paper Quality Maplitho self-adhesive Paper GSM 70 GSM		
h.	Statement Format for Credit Card Length 29.0 cms Breadth 24.5 cms Paper Quality HB Maplitho Paper GSM 70 GSM		
i.	Tamperproof Envelope for sending the entire kit of material Length 17.5 cms Breadth 27.0 cms Window 8 cm x 5 cm Paper Quality Unglazed Art Paper Paper GSM 250 GSM		
j.	For different categories of cards, different design/color of stationery to be used as per Bank requirement without any additional cost.		
4	Transaction processing and authorization, cards servicing from vendor's premises		
	Authorization Processing		
4.1	Successful Bidder has to install the Authorization Host in their own premises and should be capable of hosting VAP/EAS and MIP. Should have network connectivity with NPCI.		
4.2	Successful Bidder has to up-grade their switch and infrastructure from time to time to meet out specifications and requirements raised by RuPay/ MasterCard/ VISA/RBI/Ministry of Finance/GoI to avoid penalties		
4.3	Successful bidder shall ensure Authorization host availability during End of Day processing		
4.4	Response generation within the time norms prescribed by VISA / Master / Rupay (NPCI) / settlement agency.		
4.5	Authorization rules defined for product, card range and account shall be configurable.		
4.6	The system should conduct extensive pre-screening to validate:		
4.6.1	The card (CVV, PIN, expiration date, negative list, transaction limits, MCC limits per day limit.)		



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4.6.2	Card and account status and card stop list.		
4.6.3	Transaction velocity/ Transaction Value Check		
4.6.4	Temporary credits limit increase/ decrease check.		
4.6.5	Ability to configure authorization action in case limits, velocities are exceeded		
4.6.6	E-Commerce indicator check.		
4.6.7	Temporary blocking / Permanent blocking		
4.6.8	Restricted MCC Management		
4.6.9	Restricted Country Management.		
4.6.10	Connections & online interfaces with RUPAY, VISA, MasterCard shall be available.		
4.7	Bidder should ensure that their Credit Card system should support flagging of domestic/international validity for the same Card.		
4.8	Bidder's authorization switch should be capable of processing & authorizing full EMV chip data, including contactless transactions.		
4.9	The system must support Triple DES		
4.10	Provision for bulk authorization shall be provided.		
4.11	The system should support MOTO transactions, subject to RBI guidelines on recurring transactions (e-mandate).		
4.12	The system must support referrals and permit user configurable referral response rules		
4.13	Configurable and parameterization of rules based on level of delinquency and account status		
4.14	Blocking / Unblocking of card in case of invalid PIN entries including Hard blocking and soft blocking		
4.15	Support for RUPAY/VISA/MasterCard 3D Secure. Solution should be able to authorize on the basis of VBV and UCAF as needed.		
4.16	Configurable response codes based on the Card/Account status		
4.17	Configurable response codes based on Parameters for Limits and Velocity		
4.18	Offline entry of transactions for authorization		
4.19	Ability to support 24X7 authorizations without any downtime.		



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4.20	Ability to support 24x7 authorizations during scheduled down time using DR setup.		
4.21	Ability to provide detail authorization log for on-us and off-us transactions.		
4.22	The system shall be able to detect geographical anomalies while processing authorizations. The system shall be able to support configurable response code for such condition.		
4.23	Exception file reporting based on card status		
	Open to Buy		
4.24	System supports for Posted activity to be added to any outstanding balance and subtracted from the credit line to establish each day's new open-to-buy amount. This open- to-buy amount is then used for transaction authorization requests.		
4.25	Posted activity must include all adjustments, payments, charge offs, incoming transactions, system generated charges and on-us transactions.		
4.26	The system shall support different balance component for outstanding balances such as Purchase, Cash, Transfer, Fee, Interest, Payments, Loans, installments, Loan interest etc.		
4.27	The system must generate an SMS for card usage (both successful and declined transactions).		
	Account Maintenance		
4.28	The system must have ability to assign account numbers automatically as defined by the Bank.		
4.29	The Bidder/system/solution should ensure account maintenance based on following, but not limited to :		
a.	Multiple Cards like Primary, Add-on etc. linked to the same account.		
b.	Supports Primary and add-on cards bearing different card number.		
c.	Supports Multiple cards like Rupay, VISA, MasterCard.		
d.	Supports subscription fee, renewal fee, add-on fee etc.		
e.	Supports corporate, affinity, affiliate and co-branded cards. Affinity Cards is a credit card branded with the organization's brand printed on the card.		



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f.	Separate sub-limit for add-on card subject to overall account limit of the main / principal card.		
g.	Various balance components like sub-limit for cash, loan/EMI scheme, country specific, international usage and other definable components for an account limit.		
h.	System limit and Advisement limit.		
i.	Temporary credit limit including sub-limit(s) enhancement or curtailment for specified period.		
j.	Support for automatic renewal & batch processing for renewal file generation		
k.	Management of replacement cards based on reason codes i.e. lost / damaged etc		
l.	Automatic link to previous card and account on issuance of replacement card.		
m.	No impact on Add-on cards because of change in basic card		
n.	Management of Hot listed cards: - Listing of card number in Rupay exception files/ VISA / MasterCard. - Add or withdraw from respective lists.		
o.	Online updation to Stand in Processor (STIP) file with association.		
p.	Support for Temporary / Permanent blocking of card.		
q.	Support for de-Hot listing of Cards.		
r.	Supervisory controls for verification of certain important and sensitive transactions like blacklisting, hot listing, cancellation, refunds etc.		
s.	Logs all amendments / updates carried out along with previous data		
t.	set up balance transfers / EMI as per the request of Cardholders		
4.30	Balance transfer		
a.	Ability to set up balance transfers with different product wise interest rates and expiry within an existing unsecured revolving account.		
b.	Option to charge balance transfer processing fee at user defined rate or fixed amount or both.		
c.	Option to charge interest on processing fees from balance transfers.		
d.	Ability to charge early exit fee for customer who does not fulfill the balance transfer tenure.		
e.	Ability to cap total approved balance transfer as percentage of customer credit limit.		
f.	Ability to set up payment sequence for each balance transfer. E.g. Different balance transfers belonging to the same customer have different payment sequence.		



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4.31	EMI		
a.	Ability to convert revolving balances into fixed term amounts with an option for new transactions to be billed into the normal minimum amount.		
b.	Ability to auto charge an administrative / processing fee for every EMI transaction.		
c.	Ability to detect that a balance/ transaction is already on installment plan and prevent it from entering into another installment plan.		
d.	Ability to auto post user defined fixed fee or percentage of installment balance for accelerated payment.		
e.	Ability to auto post user defined fixed fee or percentage of installment balance for installment cancellation.		
f.	Ability to defer posting of the 1st installment based on the user defined X period, for e.g. the 1st installment is only posted to customer's account 1 month later.		
	Servicing of accounts including Billing		
4.32	Configurable minimum due options		
4.33	Ability to calculate minimum payment for over limit cases. e.g.		
4.33.1	- include total over limit amount in minimum payment		
4.33.2	- include % of over limit amount in minimum payment		
4.34	Ability to calculate minimum payment for delinquent accounts.		
4.35	Calculate cardholder surcharging, if required based on MCC.		
4.36	When the card is invalidated, minimum pay criteria shall not apply.		
4.37	Revolving Credit and Charge cards billing.		
4.38	Configurable billing cycles for every product		
4.39	Multiple cycles for billing: Cardholder can switch the billing cycle at any time.		
4.40	Changing the billing cycles on request from cardholder		
4.41	Ability to allow customer to define the preferred due date and system to work out when the account should be cycled (statement) within the Bank's defined cycles.		
4.42	Support for loan installment		
4.43	Credit card transactions processing and authentication including cost of switch services on hosted model, integration and migration of existing card data, SMS, OTP, email, card account maintenance, etc.		



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4.44	Real time analysis of alerts pertaining high value transactions, making out bound calls to card holders (by the team situated at service provider's premises) allowing or declining the transactions.		
4.45	Calculation of interest, late payment fee, service charges, service tax, ATM fee, cash advance fee and over limit fee etc.		
4.46	Different interest / fee structures for various transactions: Retail, Cash, ATM etc.		
4.47	Segregation of international transactions		
4.48	Support for flexible grace period as well as increase / decrease in grace period for a particular cycle.		
4.49	Returned Cheque / Dishonoring of standing instructions: Calculation of fee and value dating for interest calculation.		
4.50	Variable business logic for dates from which interest needs to be calculated for different categories of accounts viz, standard, delinquent, sub-standard, loss etc.		
4.51	Maintains Holiday table for calculating billing / due date.		
4.52	Fee / Interest calculation: -- Individual account basis -- Bank Identification Number (BIN) wise -- Product wise		
4.53	Identify mode of repayment: Cash, Cheque, ECS and Auto Transfer , NEFT, VISA Transfer, internet banking service, etc.		
4.54	One statement per customer account with separate sub-totals for primary card and each add-on card.		
4.55	Corporate Credit Card-Account Statements: Statement is to be sent to individual cardholder. Consolidated Copy of statement to be sent to corporate		
4.56	Credit Card statements can be sent to credit card holder through mail/ physical copy to the mailing address mentioned in the last updated address. Statement should be sent through mail with password protection (password can be date of Birth in DDMMYY followed by the last 4 digits of the card number), while opening the statement link to be provided for making the payment for which Payment gateway integration to be enabled.		
4.57	Parameterized messages and printing of customized messages: event based as decided by Bank.		



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4.58	Customized messages for advertising/ delinquency / over limit / greetings etc.		
4.59	Statements generation (physical/ email) according to the billing cycles in card accounts as per Banks policy and dispatching to card holder. The Bidder should support incorporation of promotional material in the statement as decided by the Bank.		
4.60	Printing monthly billing statements, stuffing and dispatch through India Post / Courier as appointed by the bank.		
4.61	Report generation, MIS and NPA management from Bank's premises.		
4.62	Ad-hoc generation of old statement copies /e-statements of prior period as and when required by Bank / Customer		
4.63	Interface to Electronic Bill Presentment and Payment System through service providers like 'Bill desk' etc.		
4.64	Value dating of credit / receipts. Date of Receipt of Payment as furnished by Bank should be reflected in the Credit Card account also. There shall be a system to provide value date for the transactions.		
4.65	Loyalty Management (At present the Rewards Points are redeemed by way of cash back. There should be dedicated portal for Loyalty Management Program where the cardholder may redeem loyalty points against Gifts or concessions on price of services / goods at designated merchant establishments). The portal should be accessed via Internet/Mobile App.		
4.66	Defining Time- period for the promotion, management of cash back scheme or any other promotional program.		
4.67	Special Days: Special Treatment, e.g. -- Birthdays -- Anniversaries -- Seasonal Greetings, etc		
4.68	Allows capture of redemption data.		
4.69	Captures delivery address.		
4.70	Check for points balance availability.		
4.71	Captures dispatch details for follow-up		
4.72	Provide real time data to Bank's call center agents through web portal to assist them in responding to queries related to shipment of gifts as and when Bank formulate gift scheme for loyalty / reward point management.		



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4.73	Provision for Bank's call center agents -- To facilitate to customer calls. -- To book redemption requests. -- To provide points / other information		
4.74	Computation of loyalty points		
4.75	Redemption of loyalty points		
5	The system shall support: The system should be configurable to define parameters, other than value of the transaction, e.g., card type, transaction type, merchant, group of merchants, etc., for computation of loyalty points		
5.1	It should be possible to differentiate loyalty points for primary, add-on cards		
5.2	It must be possible to define point accumulation by several ways:		
5.2.1	The value per transaction		
5.2.2	No of transactions		
5.2.3	Aggregate of transactions (value or number) over a configurable period		
5.2.4	For one merchant		
5.2.5	For a MCC		
5.2.6	For early activation of card		
5.2.7	Differential Points for revolver and transactor		
5.3	Express Rewards - Express Rewards means offering differential reward points for specific category of transactions which will be defined by the bank during implementation.		
5.4	The solution should support putting a cap on maximum point earning limits		
5.5	Facility to allocate bonus points/define magic moments to allocate additional points to cardholder. Magic Moments refer to occasions specific to customers/ card category when bonus reward points will be issued to customers.		
5.6	Ability to define priorities for promotion so that the cardholder earns maximum points but under one promotion only.		
5.7	The Bank must be able to define different loyalty point plans		
5.8	A cardholder could accumulate points for introducing another cardholder to the Bank.		



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5.9	The accumulation and redemption of the reward points should be blocked based on delinquency level / block code of the customer.		
5.10	The reward points earned should be redeemed and utilized within the specified period, else the points will be written off.		
5.11	Reward Points are redeemed as per the transactions done based on Bank's policy. The reward points are accumulated based on the transactions done and for transactions cancelled by the card holder the points should be reduced proportionately.		
5.12	e-Mail/SMS should be generated before points are expired.		
5.13	Facility for online inquiry on the points accumulated, points redeemed, closing balance either directly by the customer through Internet or at call center.		
5.14	There should be support for redemption against fees.		
5.15	The solution should support request for redemption through Internet or at call center.		
5.16	The system should be able to Define time period for the promotion by extra rewards points /gift.		
5.17	CMS should integrate to the Bank's third party reward/loyalty system.		
5.18	Transactions to be supported		
a.	Card present transactions: Transactions performed using physical cards (Chip / Magnetic Stripe).		
b.	Card not present transactions: Transactions performed using card numbers entered manually.		
c.	Pre Authorization: Transaction used to authorize whether a card is valid or not and sufficient balance is available for payment.		
d.	Purchase (Sale): Transaction used to authorize a card and amount.		
e.	Refund: This transaction is used to credit the money to cardholder account from merchant account.		
f.	Void: This transaction is used to cancel the previously performed purchase or refund transaction in the same batch.		
h.	Referral handling, (Force transactions): If cardholder activity is suspicious, Cardholder should then call issuer bank, authenticate himself to get referral code and perform transactions.		



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j.	Tip handling: This is mostly used in restaurant merchants to give TIP to Restaurant employees.		
k.	Dynamic Currency Conversion (DCC)		
l.	The system should be able to handle peak transaction loads and should be scalable for future increase in transaction with minimum TPS of 100.		
m.	The system should support multiple currencies like Cardholder billing currency, settlement currency & transaction currency		
n.	The system must allow setting daily exchange rate for all currencies supported.		
o.	The system must update exchange rate at the end of day or at any other time on a daily basis. Any loss incurred by the Bank due to no or wrong updation of exchange rates shall be borne by the Service Provider.		
p.	The system must allow setting base currency according to the base currency of the card issued.		
5.19	Settlements and Reconciliation with INDIAN BANK, NPCI, VISA and MasterCard and other agencies.		
a.	Successful bidder must handle all types of settlements and reconciliation works related to payments and receipts to/ from VISA / Master / Rupay and other agencies, including but not limited to charge backs, dispute resolution as per the mechanisms set out by these agencies / Bank.		
b.	Successful bidder shall modify and incorporate changes in procedures and policies, accounting and settlements in line with Bank / VISA / MasterCard / Rupay (NPCI) / RBI guidelines etc. or as per business requirement.		
c.	Reconciliation of Auth files & settlement files and reversing of unauthorized direct debit entries in card accounts according to card schemes of NPCI, VISA, MasterCard etc.		
d.	System shall prepare Trial balance on daily basis with the help of reports and submit the report to Bank; tallying of GL / daybook and Assets & Liabilities on daily basis and report discrepancy, if any to Bank.		
e.	Passing of all manual entries (Dr/Cr.) in the host system as per requirement of Bank and reconciliation thereof.		
f.	The system shall receive Incoming settlement files.		
g.	The system must check for duplicates		
h.	The system shall receive Incoming settlement files and must match its transaction database with incoming settlement file.		



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i.	Incoming and outgoing transaction files must be reconciled with the destination and source organizations (e.g., Rupay / NPCI, Onus, Visa, MasterCard). The system will perform comprehensive settlement and reconciliation with all endpoints.		
j.	It must "age-off" unmatched transactions and cancel authorizations		
k.	It must support all standard interchange transactions such as fees, miscellaneous transactions etc.		
l.	System shall compute interchange fees. It shall compare these with the data sent by the associations and highlight any exceptions.		
m.	The system must log and validate all incoming files		
n.	The system must identify the exception transactions such as Not authorized, Presentment amount difference, Late Presentment, Duplicate presentment etc.		
o.	Posting of such transactions to cardholder accounts as applicable.		
p.	The system must verify that all transactions are received from and accepted by the various settlement endpoints.		
q.	The system must verify transaction amounts and fees with the Bank card associations and other settlement endpoints.		
r.	The system shall support authorization ageing for Late Presentment, Duplicate presentment etc.		
s.	Posting of such transactions to cardholder accounts as applicable.		
t.	The system should highlight transactions originating from stop listed countries.		
u.	The system should have full support for NPCI, VISA, MasterCard etc.		
v.	The Ageing parameters shall be configurable at Network, Product and MCC level.		
5.20	Compliance of the chargeback/request procedures		
a.	System must support the full life cycle of financial transactions -presentments, Re-presentments, Retrieval Requests, Chargebacks, Pre-Arbitration, etc., in accordance with rules of the concerned association (Rupay (NPCI) , VISA, Master Card, etc.)		



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b.	System must provide alerts to assist the Bank's staff to take timely action in accordance with the rules of the association.		
c.	System should support manual entry of Retrieval Requests, Re-Presentments, chargebacks and transmission to the Bidder's Switch.		
d.	System must be able to link Retrieval Requests with Chargebacks		
e.	Facilitate for tracking of pending retrieval request responses/second presentment.		
f.	System should handle exceptions such as irregular action by merchants for over floor limit sales without obtaining authorization. (Allow generation of charge backs in such cases)		
g.	Facilitate posting of chargeback to cardholder account in the event of valid chargeback.		
h.	System must have ability to suspend a posted transaction due to cardholder dispute.		
i.	System must have ability to repost transactions on resolution.		
j.	System must have ability to temporarily exempt fee for the disputed transactions.		
k.	System must have ability to refund the transactions.		
l.	The statements must specify the transaction details and disputed amounts.		
m.	System shall provide for chargeback letter/exhibit forms to be generated.		
5.21	Managing disputes and chargeback		
a.	Intimate the required action on the part of card holder by phone / letter / e-mail / SMS on receiving of the dispute through call centre or through letter.		
b.	Initiate retrieval/chargeback, pre compliance and compliance for disputed transactions and its tracking for timelines as per RUPAY/ MasterCard/ VISA / settlement agency Dispute resolution process.		
c.	Automated processing & generation of chargeback requests including upload of documents on host and Visa / MasterCard / RuPay (NPCI) and providing related MIS.		
d.	Communicating the status of dispute resolution to cardholder at each stage as per bank's policy		



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e.	To submit brief facts of the complaint / dispute along with cardholder's profile where transactions are suspected fraudulent. In such cases bidder's report with copy of police complaint/ SMS delivery report/ documents received on retrieval and its analysis / back up of call recording / call centre recording along with analysis shall be given to Bank subsequently for onsite investigation by Fraud Risk Management Team.		
f.	The successful bidder should provide web interface to the Bank for viewing the disputes entered in the system by the service provider. This interface should provide the status of all the disputes received from various sources.		
5.22	Fee Management		
1.	Processing, consolidation and computation of various fees, interests, and payments due.		
2.	Calculation of interest, late payment fee, service charges, service tax, ATM fee, cash advance fee and over limit fee etc.		
3.	Schedule of Charges to be enabled: 1. Cash Advance Fee 2. late Fee 3. Over Limit Fee 4. Limit Enhancement Fee. 5. Card Reissue Fee. 6. Pin mailer Reissue Fee. 7. Foreign currency txn fee –Cross Currency fee. 8. Surcharge-Petrol & Railway Ticket. 9. Balance Enquiry through ATM. 10. Other than Indian Bank ATMs in India. 11. Cash withdrawal at any ATM at Abroad 12. Purchase interest. 13. Goods & Service tax on charges. 14. Goods & Service tax on Interest. 15. Cash Advance charges 16. Cash Advance Interest 17. Other Fee Interest 18. Interest refund 19. Interest Tax refund		
4.	Ability of the system to create comprehensive card and transaction fee structure		
5.	The bank must be able to define multiple fee plans:		
6.	Card fees		
7.	Transaction fees		
8.	Miscellaneous fees		
9.	The system must provide a flexible mechanism for the bank to associate fee plans with each card product & card		
10.	Each card fee plan must include fees for:		
10.1	Joining Fee		
10.2.	Annual membership		



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10.3.	Renewal fees		
10.4.	Fees for issuance of photo card		
10.5.	Emergency card		
10.6.	Fees for card replacement, card lost, card stolen, damaged card		
10.7.	Duplicate PIN		
10.8.	Duplicate statement, etc.		
10.9.	Over-limit fees		
10.10	Assessed fee as fixed amount or based on a percentage of the balance, credit line or over-limit amount		
10.11	Assessed fee based on the first over-limit transaction only, or on all over-limit transactions		
10.12	Assessed as of the transaction posting date or at the cycle (statement) date.		
5.23	Periodic Fees		
1.	Periodic fees may be variable according to individual cards with the same account (account with multiple cards/members).		
2.	Periodic fees may be applied to purchase balance; cash advance balance, miscellaneous balance, account balance or any combination.		
3.	Periodic fees may be included or excluded in the interest rate calculation.		
5.24	Cash Advance Fees		
1.	Fee on multiple cash advance amounts		
2.	Option to waive cash advance fee		
3.	May be charged as fixed amount or as a percentage of the cash advance amount; or fixed plus a percentage		
4.	Option to exclude fee for on-us transactions (cash advance)		
5.	Option for differential fees for on-us transactions and not onus transactions.		
5.25	Service fees		
1.	Provide the function to define and assess service fees: e.g. joining fee, annual fee, monthly fee, card replacement fee, delinquency fee, card removal fee, etc.		
5.26	Transactions fees		
1.	The ability to support different fees for different transaction types: e.g. merchandise, fund transfer at ATM, transaction at particular merchants, etc.		
2.	Ability to charge a fee per transaction; a fee based on a percentage of the transaction value; tiered fees.		
3.	Option to charge different fees for withdrawal transactions from on-us terminals and from not on-us terminals.		
4.	The system must allow to manually set fees for exception case, e.g. VIP customers, in a particular plan		
5.	The system must allow to automatically direct fees and charges to individually specified accounts in the Card		



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	system or Core banking system for payment of any fee or charge.		
6.	Allow to reverse fees when transactions are refunded.		
7.	Configurable parameters to define when the fees are to be levied and periodicity of levy.		
8.	The system must have ability to assign variable or fixed interest rates to card products.		
9.	The system must have ability to select minimum interest rate and/or minimum monthly fee, percent of purchase or percentage of cash advance balances		
10.	Allow to change (override) the default interest rate in exception case.		
11.	The system must have ability to change base rate to apply to accounts and/or products at the next payment date.		
12.	The system must allow calculating and accruing interest on daily, monthly basis, and at the end of a defined period		
13.	The system must provide the function to define the period of time not to calculate the interest basing on such criteria as: customer, card product or card grade.		
14.	The System must provide to recalculate interest due after previous historical balances and transactions are amended or for any previous period (partial or whole period).		
15.	The system must have interest recalculation option for any previous period, partial or whole period.		
16.	The system must have ability to interest adjustments posted to the General Ledger.		
17.	The system must be able to set the different interest calculation criteria for different card types and different account status (e.g. VIP) such as: minimum monthly balance free interest period, minimum repayment amount, tiered interest rates for defined bands of debit balance (for Credit Cards), etc.		
18.	Returned Cheque: Calculation of fee and value dating for interest calculation.		
19.	Ability to automatically set the number of days (e.g. 360/365/366) in a year for interest calculation at product level		
21.	Ability to user set up grace days and interest rates depending on whether customer is defined as a transactor or revolver. E.g. if customer is a transactor, a shorter grace day and a lower interest rate is assigned after the system detects a payment pattern.		
22.	Ability to charge different interest rate tier based on customer profile, e.g. staff, new to Bank, certain profession, low credit score, status of account viz. Standard/NPA etc. at account level.		



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23.	Ability to user-define tiered interest rates at account level, e.g. 1st 1K of outstanding balance at X%, next 1K of outstanding balance at Y% and remaining outstanding balance at Z%.		
24.	Ability to charge different interest rate tier based on customer delinquency pattern.		
25.	Ability to auto change interest rate for over limit amount only.		
26.	Ability to auto change interest rate for the entire outstanding balance when account goes over limit.		
27.	Ability to automatically adjust interest accrual when a value dated credit/ debit transaction is posted into system.		
28.	Ability to apply different interest calculation method based on account status (e.g. current, delinquent, charge off).		
29.	Ability to stop billing of interest but to continue with the interest accrual with option to add back interest due amount when the need arises		
30.	Ability to process when due days or grace days are longer than the number of days in the month, e.g. February without any user intervention.		
31.	Ability to Bank defined for when to charge late fees and interest when payment is not received by the Due Date after grace days.		
32.	Ability to advance or back value to a business day when due date or grace expiry date falls on a non business day, e.g. Sunday, public holidays, etc.		
5.27	Payment of dues		
1.	The system should support payment of dues through Branch Counter (by cash, cheque and Account transfer), payment gateways and aggregators, IMPS, NEFT, ECS, Auto debit, Visa money transfer, ATM, Net Banking, IndOasis, UPI and through the customer portal.		
2.	The system should support appropriation of the payment received against card due through various modes on real time basis by updating the individual card account balance.		
5.28	Recovery and Non-Performing Assets Management		
1.	System should support collection and recovery management as per guidelines in force.		
2.	Delinquency management. The system must track delinquency of all cardholders.		
3.	The system must increase the level of delinquency as the cardholder misses payments.		
4.	The bidder should provide the functionality for blocking the cards in the system automatically when the card		



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	holder has not paid the dues for more than 90 days. However transactions block should be enabled in case of default of payment for 30 days and should be auto-activated when paid.		
5.	NPA Module and delinquency movement should be enabled in the vendor system		
6.	Configurable rules for delinquency to be provided. In case of Fraud related transactions specific rules as per Bank's requirement to be provided		
7.	The issuer should be able to define rules that encompass the number of months of delinquency for the amount outstanding. i.e., enable case based escalation and variation in the follow up procedures		
8.	The system should enable the Bank to configure rules for downgrading the credit profile of a delinquent cardholder (including the rules for lowering/stopping loyalty point earning and or redemption facilities).		
9.	The Bank requires generation of letters to be an integral part of all delinquency management. Hence, the system must offer means to define template driven letters and their linkage to the appropriate delinquency event.		
10.	The Bank must be able to define various actions that it could apply to the cardholder such as (phone call, email, SMS message, letter, visit, legal notice etc.) depending upon the gravity of the delinquency		
11.	The system must have batch interface for collection agency and Bank.		
12.	The system shall support classification and provisioning requirements specified by Bank/RBI.		
13.	The system shall support classification and provisioning requirements as per Banks requirements		
14.	The system shall support suspension of unrealized interest/charges for NPA accounts		
15.	NPA shadow balance processing including all fees and charges		
16.	NPA shadow balance processing including finance charges only		
17.	System should support credit of derecognized interest to card account after account becomes NPA		
18.	Bidder should be capable of providing NPA report as per the requirement of Bank from time to time during the contract period at their cost (at no cost to the bank).		
19.	Upload the delinquent (30 days/90 days) card detail in RUPAY (NPCI)/ MasterCard/ VISA negative files and de-listing of card detail when payment received		
20.	Provide the list of NPA/charge of card details as per the required format for upload in CIBIL on monthly basis.		
21.	Daily aging analysis for delinquent accounts: Date Past Due (DPD) Management.		
	a) Daily collection monitoring & statistics.		



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	b) Daily activity monitoring & statistics		
	c) Daily fresh case reporting		
	d) Daily bounced cheques management / information on dishonored standing or auto-pay instructions.		
22.	Sending periodical reminder letters / emails / SMS Messages in card accounts with various days delinquency.		
23.	Monthly up-gradation report (movement of NPA credit card account to standard category.)		
5.29	Monitoring Through Fraud Tools		
	The Card System should assist the Bank in determining and monitoring fraud. Successful bidder should integrate the Card System with Bank's Fraud Risk Management Solution.		
5.30	Reports, Returns and MIS generation		
1.	MIS reports as per credit card business requirement. Approximately 50 returns are required to be generated per day. All Reports as required by the bank from time to time during the contract period are to be provided by the successful bidder without any additional cost to the bank. The system should have facility to generate the reports required by the Bank without the developer's intervention.		
2.	System should generate periodical report for each of the outsourced activities as per bank's requirement. Automation for Daily & Monthly Billing report, NPA report, RBS report ie. Risk Based Supervision, NPA movement and Audit Report, Quarterly upload of data to RBI etc. to be enabled. Additional MIS requirements from the Bank to be fulfilled. All above requirements should form part of Web Portal.		
3.	System should provide ad-hoc reports to the bank as and when required for bank's internal use, requirement of statutory, regulatory or controlling authorities and for CIBIL and any other credit verification agencies as per the format prescribed by them.		
4.	System should provide required system information to be used for Bank's data warehouse and CRM in the format as and when required by the Bank.		
5.	System should provide such assistance as may be required to use third party tools for Data Mining, Data analysis etc as and when requested by the Bank.		
6.	Ability to generate periodical reports in Web Portal for each of the activities as per Bank's requirements like a. Payment success failure report, b. ATMC success report, c. Customer Billing report, d. NPA reports, e. Current Outstanding report,		



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	f. Card base report, g. Adjustment report, h. Fee report, i. Credit Limit Enhancement Report, j. Card blocking report. k. Card closure report. l. All Rupay/Visa/Master transactions related report The list is not Exhaustive and should support Bank's future requirements.		
7.	Transaction exception reporting		
8.	Authorization activity report for successful , not successful transactions		
9.	Pick-up response report		
10.	Off-line transactions report		
11.	CVV failure report		
12.	Decline transaction report		
13.	Detailed transaction activity report		
14.	International transaction report		
15.	Chargeback report		
16.	Re-presentment report		
17.	Retrieval request report		
18.	Exception item processing report		
19.	The reports should support or be able to be exported to a variety of formats: Microsoft word, text, Excel, PDF etc.		
20.	The reports should be able to be exported to different distribution channels: printers, web, etc.		
5.31	Online Portal for Bank usage		
1.	Service provider shall provide a Web enabled interface for access by Bank's offices on Pan India basis for the purpose of viewing credit card details, transactions, statements, dispatch details etc.		
2.	Details required for tracking the applications, tracking the dispatch of cards, PIN & statements, and support function details for each card should be provided in the portal.		
3.	Facility for branches to place support function requests such as Add-on card, name change, Re-PIN etc. should be available. HO users shall be able to view and authorize such requests.		
4.	Portal should display details and allow support functions based on the role assigned to the user.		
5.	Multiple roles such as Administrator, branch user, zonal office user, Head office user, Call centre user etc. should be available in the portal.		



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6.	Real time information related to following items shall be provided to the branch and call centre users for answering to queries received from credit card holders: Application Status, Primary Card details, Card Management i.e. Replacement /Renewal/ Re-pin, Customer details, transactions details, Authorization details, Billing Information, Add-On card details, History data, Collection, offers, fee details, status of disputes and chargeback, loyalty points, redemption details, dispatch details for cards, PIN mailers, statements and loyalty gifts etc.		
7	Provision for branches & call centre users to:		
7.1	Update the cardholder's information such as a change of address.		
7.2	Record requests like additional card, duplicate statement dispatch, etc.		
7.3	Hot list a card if the caller reports a lost/stolen situation by validation of individual details. SMS facility to block for lost cards ENABLED for existing VISA cards by SMS facility as BLOCKCC to 56767 and the facility should be extended to RUPAY and MasterCard Credit Cards also.		
7.4	Record cases where the customer disputes a particular transaction		
7.5	Ability to track the below mentioned points: Application received, approved and processed status. Card issued details, Card activated details, Card dispatched details, Proof of delivery details, Card returned tracking details, Card blocking details, Card replacement details, Credit Limit enhancement details, Reversal of charges, Card closed details,		
7.6	Ability to perform wild card search for descriptive fields, e.g. customer name.		
7.7	Ability to track past credit limit changes, including temporary credit line, with details from account open date.		
7.8	Ability to display unbilled balance components on screen at customer level or account level, e.g. Interest, annual fees, late charges, returned auto direct debit fees, installment.		
7.9	Ability to display billed balance components on screen at customer level or account level, e.g. Interest, annual fees, late charges, returned auto direct debit fees, instalment		



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5.32	User rights and audits		
1.	The system administrator of Bank should be allowed to register each user (registration of users through file upload should be supported)		
2.	The system must ensure a unique ID for each user, preferably the Employee ID assigned by the Bank		
3.	Each user must have a password. Service provider should interface with Bank's user management server for verification of the employee ID & Password already being used by Bank's staff for other internal applications.		
4.	The system must provide features such as:		
4.1	Configurable minimum length of password		
4.2	Configurable format		
4.3	Configurable expiration date to force a user to change the password		
4.4	The system must not allow the user to re-use the existing password		
4.5	The system should block a user who exceeds a configurable retry limit for ID/password when attempting to log-in		
4.6	The system must log all cases of unsuccessful log-in attempts		
5.	The System Administrator must be able to assign pervasive access rights to features and functions of the system (on-line and batch processes)		
6.	The System Administrator must be able to assign these rights at a low level of granularity (individual menu options and actions such as 'add/change/delete')		
7.	The system must not inform users for any other access options except those for which they are authorized		
8.	The system must allow each member of a group to 'inherit' the access rights of the group as a default practice		
9.	The System Administrator must be able to lower (not raise) the access rights of specific members of a user group		
10.	The system must not re-use user ID's. Each computer and communication system user-ID must be unique and forever connected solely with the user to whom it was assigned.		
11.	The system will automatically logoff users if they remain inactive on the system for a definable period of time. Time to be defined and set by the Bank.		
12.	The system will automatically suspend users after a definable number of failed access attempts. The number of attempts to be defined and set by the Bank.		
13.	A password history will be maintained to prevent users from reusing a password within an administrator defined number (e.g.: cannot reuse the last 4 passwords).		



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14.	A password management system must be in place to provide an effective, interactive facility that ensures quality passwords.		
15.	After a user has been authenticated or logged out, the buffer containing user ID and password must be cleared.		
16.	All passwords assigned must be unique for each user. The User Ids and Passwords to be unique and should be configurable as per the password policy of the Bank.		
17.	Bank will define the password structures, complexity and renewal period.		
18.	Nowhere in the system will passwords be viewable in the clear (as readable alphanumeric characters). They will only ever be displayed & stored using a one-way encryption algorithm.		
19.	On initial logon, new users will be forced by the system they are accessing to change their initial password to one that meets the relevant password functional policies set by the Bank.		
20.	Passwords must not be stored in readable form in batch files, automatic login scripts, software macros, terminal function keys, in files or computers without access controls, or in other locations.		
21.	The system must provide the option to force users to change passwords at determined intervals.		
22.	The system should use password history techniques to maintain a password history of users. This will ensure that users do not reuse passwords when forced to change the password.		
23.	The system will include facilities to check password quality and disallow certain password combinations (e.g.: no sequential characters, no repeating characters).		
24.	The user will change passwords with a 2nd input required to validate the password.		
25.	The CMS must provide extensive audit capabilities		
26.	A log file will be maintained by the system to record all events. The contents (i.e.: amount of detail) to be controlled by System Administrators.		
27.	It must maintain audit trails of important actions such as changes to master data, execution of batch jobs, hot listing, etc. The system must record the ID of the person, the date and time, etc. for future analysis.		
28.	There must be facilities to view the audit trail		
29.	There must be facilities to archive audit information		
30.	All computers, databases or applications that store user account and password information must be secured in the strictest manner. Access to the user account base must be restricted to only authorize administrators.		
5.33	Maintenance of Web window for access of cardholder		



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1.	<p>Customer Web interface (English & Hindi) to be provided and maintained by service provider, link of which should be made available on the Bank's website www.indianbank.in or any other URL suggested by Bank and it shall include following static information:</p> <ul style="list-style-type: none"> a) Card Privileges - containing details of privileges offered to cardholders b) Card Type display - Displaying salient feature of credit cards c) Payment Options - Informing the payment options available to card holders d) Offer on cards - Reward offers available to card holder e) Customer care Information f) Resource center containing forms in PDF g) Availability of editable unique numbered application forms. h) Quick Links to certain information. i) Footer will contain links to various crucial information in PDF format viz. MITC, fair practice code, Cardholders agreement, user guide etc. 		
2.	<p>The Bidder shall provide the following indicative features in web window in the:</p> <p>(I) Customer portal</p> <ul style="list-style-type: none"> a) New user registration for online banking, user login, virtual key board b) Online change of password c) Request for new PIN d) Reporting of Lost Card e) View/print/download unbilled / Current / Previous 6 month statements of Credit Card f) Reporting of Replacement of Damaged Card g) Bank App i.e. IND OASIS, IB SMART REMOTE, IB CUSTOMER APP should be enabled / integrated. h) Request for credit limit change i) Request for delivery of credit card statement j) Viewing of reward points k) Query on requests l) Maintaining Do Not Call Registry (DNCR). m) Interface for making payment of Credit Card Bills online / through payment gateway aggregator n) EMI Facility/Loyalty Management Program o) Set Limit for transactions <p style="text-align: center;">and</p> <p>(II) Credit Card Mobile APP</p> <ul style="list-style-type: none"> p) Credit Card Account Summary q) Credit Card Payments made 		



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	<ul style="list-style-type: none"> r) Credit card statement for last 6 months s) Unbilled Transactions t) Balance transfer facility u) EMI facility v) Loan on Call w) Generation of Green Pin x) Scan & Pay (Integrated with Bharat QR) y) Blocking / unblocking the card z) Enabling / disabling Foreign Currency Transactions. aa) Hotlisting Card. bb) Set Limit for POS/ECOM/CASH cc) Interface for making payment of Credit Card Bills online / through payment gateway aggregator dd) Loyalty Management Program <p>These are indicative only and not exhaustive.</p>		
5.34	Letter Generation		
	The system must have ability to generate letter (physical and/or e-mail) automatically (include, but not limited to):		
1	Accepting/Declining card application letters		
2	Outstanding debt letter		
3	Card/Account status letter		
4	Fee, Interest		
5	Application's lacking information(discrepancy)		
6	Dispute related letters		
7	For Add on card holders letter to be generated corresponding to Primary holder and Add on particulars like Name, Card Number, Limit to be shown in the welcome letter.		
8	Welcome Letters should be sent to Indian Bank Branch address for employees in service and to residential address after retirement.		
5.35	E-mails / SMS for Transactions alerts and Services		
	Generating and Sending SMS alerts for following activities or as specified by the Bank from time to time :		
a)	Charges Reversal Confirmation		
b)	Limit Enhancement/Reduction Confirmation		
c)	Temp Limit Enhancement / Reduction Confirmation		
d)	Thanks SMS for 1st Use of Card		
e)	Reward Redemption Confirmation		
f)	5 days post payment due date		
g)	20 days post payment due date		
h)	30 days post payment due date		
i)	Payment Received Confirmation		



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j)	Payment Reminder SMS		
k)	Online SMS on Every Transaction		
l)	Statement Billed SMS		
m)	Change in mobile number on old as well as new number besides sending e-mail to card holder		
n)	Change in address besides sending e-mail to card holder		
o)	Resetting of VBV / MasterSecure password besides sending email to card holder		
p)	PIN generation		
q)	Balance transfer acceptance or refusal		
r)	EMI acceptance or refusal		
s)	Replacement of card besides sending e-mail to card holder		
t)	Add on card issuance subsequently		
u)	Registering SI or ECS		
v)	Any other SMS as per Bank's needs		
5.36	Outbound calling by onsite team at Bank's premises		
1.	Following calls are to be made and updated in the system: a) for verification of important changes made in customer master b) delivery of card c) Inactive cards - Monthly MIS to be furnished. d) Curing and discrepancy related calls to applicants. e) verification calling to be done at residential and at business/office phones for verification of card holder's detail. f) Calls to card holder wherever the bill statement is returned undelivered or not delivered on e-mail address. g) Recovery callings in delinquent Accounts-Monthly MIS to be furnished. h) Payment due calls before due date i) Any other calls as per business needs		
2.	MIS of the calls made is to be submitted to the Bank at regular interval as decided by the Bank.		
5.37	User Acceptance test(UAT)		
	Successful bidder shall support UAT before going live and for any enhancement / New product / improvement in host system / Bank's system / Co-brand partner system / VISA's / Master / Rupay (NPCI) system /		



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	payment aggregator or any other supporting system till its successful completion and share results at each stage to Bank / other concerned. Bidder has to Support and Coordinate for certification by MasterCard, Visa and NPCI as per the Bank's requirement.		
5.38	Maintaining Back up of Data		
1.	Maintaining and ensuring availability of Back up of application processing data, card data, transaction authorization data, billing statement, web site data, voice recording data, Dump file and other functions data for the entire period of contract in monthly and quarterly basis through SFTP.		
2.	The system should utilize standard data management tools.		
3.	The system should utilize standard backup and restore built-in utilities.		
5.39	Others		
1.	Bidder should undertake operational activities related to account updation, account modification, demographic changes, payment standing instructions, recurring payment instructions, balance transfer request etc., received through physical change request form/ phone banking/ net banking etc. The system should send email / SMS for any such modification.		
2.	Contacting the card holder through available email address wherever the cardholder is not contactable on phone / mobile for confirming high value transaction / PIN returned undelivered / statement not delivered / address changed / mobile number changed		
3.	To analyze SMS undelivered/e-mail undelivered and sending letters to card holder for updating mobile number/ e-mail address		
4.	To perform credit card activities within turnaround time as decided by the Bank.		
5.	Successful Bidder should provide all relevant training to the Bank personnel as under: i) Contract start-up training session - At the start of the contract, the Bidder shall provide initial on-site training to at least 10 Bank staff covering features of the application processing, card billing procedures, required reports / MIS etc. ii) Training materials - The Bidder shall also provide written materials that will be used by Bank. iii) Telephone and e-mail support - The Bidder shall provide telephonic support and support through e-mail to the Bank's staff.		



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	iv) Successful bidder shall provide any additional training programs or aids such as video-conferencing, on-line support etc. if required by the Bank.		
6.	To carry out necessary customizations and to implement changes to meet bank's / regulatory requirements during the currency of the contract at their own cost.		
7.	Service provider should support for smooth migration of the card & account data bases to the system of a new service provider if the Bank outsource the activities to another service provider without any charges to the new service provider of the Bank.		
8.	The Bidder should have a successful PCI-DSS compliance certificate for the operation center and data center for at Least for 2 years.		
9.	Bidder should have Disaster Recovery Site (DRS) and business continuity plan in force to commence / normalize operations within two hours and these are to be tested at least twice a year as per RBI guidelines.		
10.	The system should support exporting data to other systems to generate regulatory and other types of reports and importing data from other systems for further processing analysis. The system shall have a facility to generate the reports required by the bank without developer's intervention. The reports are to be shared as per the requirements presented by the bank.		
11.	The System should be able to support any new card program that Bank may like to launch during the contract period.		
12.	System should support TCP/IP communication protocols and TLS 1.2 or higher available versions for data exchange between applications.		
13.	The Credit Card Application hosted at bidders premises should be PADSS compliant.		
14.	Successful bidder shall migrate the existing credit cards and accounts data of the Bank (Hosted at existing service provider's premises) and shall support those cards for transaction authorization using the existing PIN, support functions such as re-issue, hotlist, re-PIN etc., reconciliation and dispute management.		
15.	Successful bidder shall connect its credit card management system and transaction authorization infrastructure to Bank's EFT switch, Core Banking Host and other systems such as internet banking and mobile banking servers for offering facilities such as card activation and PIN change through ATM, real time appropriation of payment towards credit card dues etc.		



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	Process flow and message specifications for the same will be discussed with the successful bidder.		
16.	Redundant Connectivity shall be established by the successful bidder to Bank's Data Centre in Chennai and Disaster recovery site at Mumbai through leased line / MPLS network. Network Connectivity charges and cost of network equipment to be installed at service provider's premises shall be borne by the successful bidder. Bank will provide necessary network equipment for terminating the links at Bank's DC and DR site.		
17.	Service provider shall comply with NPCI, VISA, MasterCard and RBI mandates released from time to time without any additional cost to the Bank within the timelines stipulated in the mandate.		
18.	Notwithstanding anything contained hereinabove, the successful bidder, shall incorporate & support the best practices adopted in the credit card solution/package by the banking industry currently & from time to time during the contract period.		
19.	The solution processes followed by the successful bidder should comply with the RBI guidelines from time to time.		



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We comply with all requirements, specifications, terms and conditions mentioned in the Bid Document except for the deviations mentioned above.

We agree for the time frame for completion of activities as per your above bid.

We agree to the terms of payment mentioned in your bid.

We submit that we shall abide by your terms and conditions governing the quotation.

i. We submit that the details given above are true to the best of our knowledge.

For

Office Seal

(Authorised Signatory)

Place:

Name:

Date:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:



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PART - II

Commercial Bid (To be submitted only by successful Bidder to Bank duly signed by their authorized signatory after completion of online reverse auction process)

The Asst. General Manager
CO: Credit Card Centre
Indian Bank
66, Rajaji Salai
Chennai 600 001.

Dear Sirs,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: 1. Your RFP No. CO:CCC:RFP:01:2020-21 dated 26.03.2021.
2. Online Reverse Auction Dated _____

@@@@@

Further to the online reverse auction conducted on _____, we submit hereunder the price details for Request for Proposal for Request for Proposal for Providing End to End Solution for Indian Bank Credit Card Under OPEX Model as per the specifications given in Part-I.

S.No	Particulars	Quantity (over a period of 5 years) Cards/PINs/transact-ions / statements	Unit Price.	Total price Rs.
		A	B	C = A x B
1.	Application processing charges. (Scope of work - data entry, Scanning and uploading of photos, applications & KYC / income proof documents etc., generating and Printing reports of Credit card bureaus like CIBIL & Experian in service provider's own HW & SW setup in Bank's premises including cost of sending SMS / E-mail response for customer enquiries) whenever Bank intends to do so	5,00,000 Cards	Per Card Rs.....	
2.	Issuance of EMV 16k DDA Chip (Gold) with VISA/Rupay hologram cards with photo (new /Add-on / Replacement /Renewal / Reissuance) from vendor's premises (Scope of work - Card personalization, Printing, stuffing along with welcome kit, packing and handling	5,00,000 Cards	Per Card Rs.....	



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	till pick up by Courier / India Post. Price is inclusive of cost of card plastic, paper, envelope, sending SMS / E-mail response for customer enquiries.)			
3.	Issue/ Reissue of PIN mailer from vendor's premises (Scope of work - generating PIN, printing of PIN mailer, stuffing, packing and handling PIN mailers till pick up by Courier / India Post. Price to include cost of paper & envelopes, sending SMS / E-mail response for customer enquiries.)	10000 PINs	Per PIN Mailer Rs.....	
4.	Servicing of cards / Transaction processing and all other services (inclusive of cost of Switch services on hosted model, integration, migration of existing card data, Transaction processing / authentication, sending SMS/OTP/E-mail as required, Card Accounts maintenance, MIS, NPA classification / management as per RBI guidelines.)	5,00,000 transactions per month	Rate per transaction	Price = 5,00,000 x rate per transaction x 60
5	Generating monthly bills / statements for active cards, printing in A4 size paper, stuffing in envelopes, packing and handling till pick up by Courier / India Post. Price to include cost of paper, envelopes, sending SMS / E-mail response for customer enquiries.	50,00,000 statements	Per statement Rs.....	
6	Generating monthly e-statements and sending by email to individual card holders who opted for e-statements. Price to include cost of sending SMS / E-mail response for customer enquiries.	N.A.	Free of cost.	
7	Total Cost (D)			@

Total Cost to be quoted in reverse auction = Rs.

Total Amount in words: Rupees _____

@ Total Cost D = 1C+2C+3C+4C+5C+6C.



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- All prices should be inclusive of cost of setting up of infrastructure to provide end to end solution (integration, migration, transaction processing, helpdesk, required hardware & software, manpower etc. as mentioned in the bid) and all taxes but exclusive of only service tax. Applicable TDS will be deducted from payment.
- The commercial Bid should be given keeping in view 5-year period for the above requirements. 'D' will alone be considered for determining lowest (L1) quote. The total cost (D) is only for arriving L1 bidder / successful bidder. However, the payment will be made for actual numbers for the particular activity / item for that month.
- The quantities mentioned for each line item above are indicative only for identification of L1 Bidder. The payment will be made for actual quantity on monthly basis against invoices with supporting documents.
- If any of the above indicated quantities exceeded during the contract period, Bank reserves the right to negotiate rates for downward revision.
- Payment of Postages / Courier charges will be made by the Bank directly to India Post / Courier agency appointed by the Bank. Hence, the cost of Postages / Courier charges should not be included in the total price to be quoted by the bidder in the reverse auction.

We submit that we shall abide by the details given above and terms and conditions given in Bid document.

For

Office Seal

(Authorized Signatory)

Place:

Name:

Date:

Designation:

Mobile No:

Business Address:

Telephone No:

E-mail ID:



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-1: BID FORM

FORM OF BID

(Bidders are required to furnish the Form of Bid)

Date:

To

Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: Bid Document No. CO:CCC:RFP:01:2020-21dated 26.03.2021.

Having examined the Bidding Documents including Addenda Nos. (Insert numbers), the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide End to End Solution for Credit Card Operation under OPEX Model (Description of Goods and Services), in conformity with the said Bidding Documents.

We undertake, if our bid is accepted, to deliver the goods /services in accordance with the delivery schedule specified in the Schedule of Requirements.

If our bid is accepted, we will obtain Guarantee of a Scheduled Commercial Bank in a sum equivalent to 3% percent of the Project Cost (Grand total of Commercial Bid) for the due performance of the Contract, in the form prescribed by the Bank.

We agree for the bid validity period specified and it shall remain binding upon us and may be accepted at any time before the expiration of that period. We agree to extend the Bid Validity Period, Bank Guarantee towards Earnest Money Deposit, if required.

Until a formal contract is prepared and executed, this bid, together with your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India.

We understand that you are not bound to accept the lowest or any bid you may receive.

We undertake to integrate the Credit Card solution to other systems like CBS, Internet Banking, Mobile Banking, ATM, Payment Gateway, EFT Switch, SMS Gateway, Integration



26.03.2021

Ref: CO: CCC: RFP: 01: 2020-21

with Bank's Apps etc. as per the Bank's requirement in close co-ordination with the Respective vendors.

We confirm that we comply with the qualification criteria of the bidding documents and are submitting proof of the same along with bid.

Declaration:

1. We confirm that we will abide by all the terms and conditions contained in the RFP.
2. All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process.
3. We confirm that this response, for the purpose of short-listing, is valid for a period of 135 days, from the last date for submission of response to RFP.
4. We have noted the contents of the RFP and we confirm that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Dated this day of 202.....

.....
Signature

.....
(In the Capacity of)

Duly authorised to sign bid for and on behalf of

Name
Mobile No.....

Email Address.....



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-2 BIDDER'S PROFILE

Particulars to be provided by the bidder in the technical proposal.

S. No.	Particulars	Details to be furnished by the bidders
1	Name of the bidder	
2	Year of establishment and constitution. Certified copy of "Certificate of Incorporation" should be submitted as the case may be.	
3	Location of Registered office /Corporate office	
4	Mailing address of the bidder	
5	Names and designations of the persons authorized to make commitments to the Bank	
6	Telephone and fax numbers of contact persons	
7	E-mail addresses of contact persons	
8	Details of description of business and business background Service Profile & client profile Domestic & International presence Alliance and joint ventures	
9	Gross sales/revenue of the bidder (not of the group) 2017-2018 2018-2019 2019-2020	
10	Net Profit of the bidder (not of the group) 2017-2018 2018-2019 2019-2020 Documentary proofs are to be enclosed	
11	Total Number of Employees	
12	Details of the similar assignments executed by the bidder (Name of the Bank, time taken for execution of the assignment and documentary	



Ref: CO: CCC: RFP: 01: 2020-21

	proofs, performance certificate from the Bank are to be furnished)	
13	Details of the bidder's proposed methodology / approach for providing services to the Bank with specific reference to the scope of work	
14	Any Major failure of internal system during last three years	
15	Details of the card personalization bureaus engaged by the bidder for issuing and managing the cards throughout the contract period	

Declaration:

5. We confirm that we will abide by all the terms and conditions contained in the RFP.
6. All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process.
7. We confirm that this response, for the purpose of short-listing, is valid for a period of 135 days, from the last date for submission of response to RFP.
8. We have noted the contents of the RFP and we confirm that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Place:

Date:

Seal & Signature of the

Authorized Official



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-3: ELIGIBILITY CRITERIA

S. No.	Eligibility Criteria	Documentary Evidence to be submitted to the Bank	Bidder's Document Reference	Submitted/ Not submitted
1	The bidder should be a Limited Company in India as per Company Act 1956 and should have been in operation for a period of at least 3 years as on 31.03.2020	Copy of Certificate of Incorporation		
2	The bidder should have registered an annual turnover of Rs.50 Crores or more for the years 2017-18,2018-19 and 2019-20	Copy of audited balance sheets for three financial years – 2017-18,2018-19 and 2019-20		
3	The bidder should have positive Net Worth for the years 2017-18,2018-19 and 2019-20	Copy of audited balance sheets and profit and loss statements for three financial years – 2017-18,2018-19 and 2019-20		
4	Bidder should have executed similar End to End Solution for Credit Card Operations in at least one Public Sector Bank in India. The solution offered should be currently running successfully.	Bidder to Submit copy of purchase orders along with satisfactory letter / certificate as documentary evidence.		
5	Bidder should be managing an aggregate Credit card base of at least two lakh cards as on 31.03.2020" under the Purchase Orders issued by PSU banks/Scheduled Commercial Banks/Private Banks in India.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		



Ref: CO: CCC: RFP: 01: 2020-21

6	Bidder should not have been Black listed currently by the Government / Government Agency / Banks / Financial Institutions	The bidder in their company's letterhead shall provide declaration to this effect signed by the Authorized Signatory		
7	The bidder should have interface with Rupay (NPCI), VISA and MasterCard.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
8	Bidder Should be capable to issue EMV compliant cards	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
9	Bidders Should submit the EMV certificates issued by MasterCard, Visa & NPCI to the card personalization bureaus of the bidder.	Copies of certificates obtained to be submitted.		
10	Bidder should have a Business Continuity Plan in place as per best practices of Industry for restoration of services and this plan is being tested regularly.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
11	Bidder Should have "Disaster Recovery Site" capabilities in different seismic zone in India as per best practices of Industry and have on-site and off-site back-up facility for data recovery.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
12	Bidder Should be able to provide turnkey end-to-end solution for credit card operations specified in schedule of requirements given in this RFP.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
13	Bidder should be able to provide Hosted Credit Card solutions from their premises. However, Bidder should provide	Self-Declaration in their Company's letterhead to be submitted as per format attached.		



Ref: CO: CCC: RFP: 01: 2020-21

	access of host system at INDIAN BANK or any other location as required by Bank.			
14	Bidder Should have a successful PCI DSS compliance certificate for the operation center and data center for the current year and at least previous 2 years consecutively.	Bidder to submit Copy of certificates		
15	Bidder / Bidder's Sub-Contractors Should have system and procedure to ensure KYC compliance of their employees/ employees of their sub-contractors and service providers.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
16	Bidder / Bidder's Sub-Contractors Should have an internal audit system in place for their operations and for operations of their sub-contractors and service providers	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
17	The cost for migration should be borne by the bidder. This clause stands amended as below "17. Bidder should be capable and ready to migrate entire data from the existing systems to its proposed system at their cost when bank intends to do so during the contract period"	Self-Declaration in their Company's letterhead to be submitted as per format attached.		
18	The Credit card system / solution provided by the bidder should be PCI-DSS compliant.	Self-Declaration in their Company's letterhead to be submitted as per format attached.		



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE – 4: MANUFACTURER'S AUTHORIZATION FORM

Note: This authorization letter should be printed on the letterhead of all the Original Equipment Manufacturer (OEM) and should be signed by a competent person having the power of attorney to bind the manufacturer.

RFP: Reference No.

Date:

To,
Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Dear Sirs,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: RFP No. CO:CCC:RFP:01:2020-21dated 26.03.2021.

We who are established and reputable manufacturers/ producers of
Having _____ factories/ development facilities at

____ (address of factory/ facility) do hereby authorize M/s
_____ (Name and address of the bidder) to submit a Bid, and
sign the contract with you against the above Bid Invitation.

We hereby extend our full guarantee and warranty for the Solution, Products and services offered by the above firm against this Bid Invitation throughout the contract period. We duly authorize the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

We further certify that, in case the Authorized Partner is not able to meet its obligations as per contract during contract period, we, as the OEM, shall perform the said obligations with regard to their items through alternate & acceptable service provider.

Yours faithfully,

(Signature)

Name of Authorized Signatory:

Designation:

Date

Name and address of the manufacturer

Company Seal



Ref: CO: CCC: RFP: 01: 2020-21

**ANNEXURE – 5: SELF DECLARATION TO BE PROVIDED IN COMPANY’S LETTER
HEAD**

Date:

To,
Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Dear Sir,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: RFP No. CO:CCC:RFP:01:2020-21dated 26.03.2021.

We, M/s _____ hereby certify that,

1. the End to End solution for Credit Card Operations offered comply with RBI guidelines, NPCI (Rupay) guidelines, VISA guidelines, Master guidelines, Ministry guidelines (on security standards, Customer protection issues, etc..), TRAI guidelines and terms & conditions and scope of work as mentioned in RFP.
2. We are managing a Credit Card base of
3. We have interface with NPCI, Master Card and VISA
4. We are capable to issue EMV compliant cards
5. We have Business Continuity Plan (BCP) in place as per best practices of industry for restoration of services in quickest possible time.
6. We have Disaster Recovery Site set up as per best practices of the industry and capable of conducting DR Drills as per extant guidelines
7. We have capability to provide turnkey projects
8. We have capability to provide Hosted Credit Card solutions from our premises
9. We and our sub-contractors have systems & procedure to ensure KYC compliance



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10. We and our sub-contractors have internal audit system in place for our operations

11. We have capability to migrate existing data to new systems / credit card solution.

Yours faithfully,

(Signature)

(Name of Authorized Signatory)

(Designation)

(Date)

(Name and address of the manufacturer)

(Company Seal)



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ANNEXURE-6: SELF DECLARATION – BLACKLISTING

To,
Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Date

Dear Sir,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: RFP No. CO:CCC:RFP:01:2020-21dated 26.03.2021.

We hereby certify that, we have not been blacklisted currently by any Government Dept / Agency, PSU / PSB / Financial Institution.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-7: BID SECURITY DECLARATION

To,
Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Date

Dear Sir,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: RFP No. CO:CCC:RFP:01:2020-21dated 26.03.2021.

We declare that, we will not withdraw our bid during the period of bid validity specified in this RFP and we will not fail or refuse to execute the Agreement and furnish the performance security as specified in the RFP.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-8: PERFORMANCE SECURITY FORM

Bank Guarantee No.

Date:

To:
INDIAN BANK, CHENNAI, INDIA.

WHEREAS (Name of Selected bidder) hereinafter called "the Selected bidder") has undertaken, in pursuance of Contract No..... dated, to provide End to End Solution for Credit Card Operations under OPEX model (Description of Service) (hereinafter called "the Contract") to you.

AND WHEREAS it has been stipulated by you in the said Contract that the Selected bidder shall furnish you with a Bank Guarantee by a Scheduled Commercial Bank for the sum specified therein as security for compliance with the Selected bidder's performance obligations in accordance with the Contract including Maintenance and Repairs of the entire system including cost of spares during warranty period.

AND WHEREAS we have agreed to give the Selected bidder a Guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Selected bidder, 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 Selected bidder 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 theday of.....202.....and claim period is upto

Signature of Authorized Official with Seal

Date.....202..

Address:.....

.....

NOTE:

1. Selected bidder should ensure that seal and code no of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank Guarantee issued by Banks located in India shall be on a Non-Judicial Stamp Paper of requisite value.



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE – 9: PRE BID QUERY FORMAT

Bidder's request for Clarification - to be submitted minimum of two days before pre bid meeting.

If bidder, desiring to respond to RFP for End to End Solution for Credit Card Operations under OPEX model, require any clarifications on the points mentioned in the RFP may communicate with Indian Bank using the following format.

All questions received at least two days before the pre-bid meeting will be formally responded to and questions/points of clarification and the responses will be ported in Bank's website. The source (identity) of the bidder seeking points of clarification will not be revealed. Alternatively, Indian Bank may at its discretion, answer all such queries in the Pre-bid meeting.

End to End Solution for Credit Card operations – RFP	BIDDER'S REQUEST FOR CLARIFICATION	
To be mailed, delivered	Chief Manager, Credit Card Centre Address and email id given in the schedule	
Name of Organization submitting request	Name & position of person submitting request	Full formal address of the organization including phone, fax and email points of contact
		Tel:
		Email:
	Please Tick preferred contact option	
Section Number / Page Number/ Point Number:	RFP Clause	Query description

Name and signature of Authorized Person
issuing this request for clarification

Signature/Date

Official Designation



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE – 10: CHECK LIST

The bidder has to ensure that the following have been submitted as a part of the RFP submission process. Failure to provide any of the documents as detailed below could lead to the disqualification of the bidder from the bid.

Letter / Format	Submitted
ANNEXURE-A Functional and Technical Specifications with Bidder's response	<input type="checkbox"/>
Bid Form	<input type="checkbox"/>
Bidder's Profile	<input type="checkbox"/>
Eligibility Criteria with Documentary Proof	<input type="checkbox"/>
Manufacturer's Authorization Form	<input type="checkbox"/>
Self-Declaration on Compliance	<input type="checkbox"/>
Self-Declaration – Black Listing	<input type="checkbox"/>
Bid Security Declaration	<input type="checkbox"/>
DD of Rs 10,000/- for Bid Document charges	<input type="checkbox"/>

****If submitted at the time of pre-Bid meeting, the above mentioned documents are not required to be submitted along with the Technical Bid.***



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-11: NON DISCLOSURE AGREEMENT

THIS AGREEMENT made and entered into aton this the.....day of.....202.. between **INDIAN BANK**, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office at No.254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600 014, hereinafter called the "**BANK**" which term shall wherever the context so require includes its successors and assigns

AND

M/s..... Limited a company registered under the Companies Act having its registered office at..... hereinafter called the " " which term shall wherever the context so require includes its successors and assigns, **WITNESSETH:**

WHEREAS

The Bank is interalia engaged in the business of banking and has placed order for provision of End to End Solution for Credit Card Operations under OPEX Model vide purchase order No._____ dated _____.

M/s. _____ Limited has been engaged in the business of _____

The parties intend to engage in discussions and negotiations concerning establishment of business relationship between themselves. In the course of discussions and negotiations, it is anticipated that the parties may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information for the purpose of business relationship.

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 party to another party in connection with the business transacted/ to be transacted between the parties. Confidential information shall include any copy, abstract, extract, sample, note or module thereof and electronic material or records.

Receiving party may use the information solely for and in connection with the Purpose.

2. Use of Confidential Information

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.



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The receiving party 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 the direct employment of the Receiving Party who have a need to 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 non-disclosure agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. 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.

Neither party shall 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 of the other party.

3. Exemptions

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

Is already known to the Receiving party at the time of the disclosure without an obligation of confidentiality

Is or becomes publicly known through no unauthorized act of the Receiving party

Is rightfully received from a third party without restriction and without breach of this agreement

Is independently developed by the Receiving party without use of the other party's confidential information and is so documented

Is disclosed without similar restrictions to a third party by the Party owning the confidential information

Is approved for release by written authorization of the disclosing party; or

Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party a made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

4. Term

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or 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



Ref: CO: CCC: RFP: 01: 2020-21

confidential information and all copies, abstracts, extracts, samples, note or modules thereof.

The obligations of the receiving party respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

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 or thereafter may be obtained by such party is either granted or implied by the conveying of 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, abstracts, extracts, samples, note 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

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supersedes any and all prior oral discussion 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 rights, benefits and obligations granted hereunder shall be assignable or otherwise transferable.

9. Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

10. Dispute resolution mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement



Ref: CO: CCC: RFP: 01: 2020-21

incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Chennai.

11. Jurisdiction

The parties to this agreement shall submit to the jurisdiction of courts of law in Chennai.

12. Governing laws

The provisions of this agreement shall be governed by the laws of India.

In witness whereof, the parties hereto have set their hands through their Authorized signatory



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-12: CONTRACT FORM

THIS AGREEMENT made theday of.....2021 Between Indian Bank, having its Corporate Office at 254-260, Avvai Shanmugam Salai, Royapettah, Chennai 600 014 (hereinafter "the Purchaser") of the one part and (Name of Supplier) having its Registered Office at (City and Country of Supplier) (hereinafter called "the Supplier") of the other part :

WHEREAS the Purchaser invited bids vide Ref: CO:CCC:RFP:01:2020-21 dated 26.03.2021. for certain Goods and ancillary services viz.,..... (Brief Description of Goods and Services) and has accepted a bid by the Supplier for the provision of those goods and services in the sum for..... (Contract Price in Words and Figures) (Hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
 - (a) the Bid Form and the Price Schedule submitted by the Bidder;
 - (b) the Schedule of Requirements;
 - (c) the Technical Specifications;
 - (d) the Conditions of Contract;
 - (e) the Purchaser's Notification of Award.
3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.
4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such



Ref: CO: CCC: RFP: 01: 2020-21

other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

Brief particulars of the goods and services which shall be supplied/provided by the Supplier are as under:

Sl. No.	Brief description of goods & services	Quantity to be supplied	Unit price	Total price

TOTAL VALUE:

DELIVERY SCHEDULE:

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:.....



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-13: UNDERTAKING FOR MSME BENEFITS

To,
Chief Manager (Credit Card Centre)
CO: Digital Banking Division
Indian Bank
Head Office Building (IIIrd Floor)
#66, Rajaji Salai, Chennai-600001
India

Date

Dear Sir,

Sub: Request for Proposal (RFP) for Providing End to End Solution for Credit Card Operations under OPEX Model.

Ref: Your RFP no. CO:CCC:RFP:01:2020-21dated 26.03.2021.

We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSME benefits in response to your RFP floated, as referred above.

a) Issue of Tender Documents to MSEs free of Cost

In case, at any later stage, it is found or established that, the above undertaking is not true then Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

Yours Sincerely

For M/s _____

Signature

Name:

Designation: Director/Company Secretary

Place:

Date:

Seal & Stamp



Ref: CO: CCC: RFP: 01: 2020-21

ANNEXURE-14: INTEGRITY PACT

INTEGRITY PACT

Between

Indian Bank hereinafter referred to as "The Bank"

and

..... Hereinafter referred to as "The Bidder/Contractor"

Preamble

The Bank intends to award, under laid down organizational procedures, contract/s for Providing End to End Solution for Credit Card Operations under OPEX Model. The Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidders(s) and / or Contractor(s).

In order to achieve these goals, the Bank will appoint an independent External Monitor (IEM), who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Bank

1. The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles:

- a) No employee of the Bank, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
- b) The Bank will, during the tender process treat all Bidder(s) with equity and reason. The Bank will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
- c) The Bank will exclude from the process all known prejudiced persons.

2. If the Bank obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Bank will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitment of the Bidder(s)/Contractor(s)

1. The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.



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- a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Bank's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
 - b. The Bidder(s) / Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
 - c. The Bidder(s) / Contractor(s) will not commit any offence under the relevant IPC/PC Act: further, the Bidder (s) / Contractor (s) will not use improperly, for purpose of competition or personal gain, or pass on to others, any information or documents provided by the Bank as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
 - d. The Bidder (s) / Contractor (s) of foreign origin shall disclose the name and address of the Agents/Representatives in India, if any. Similarly, the Bidder(s)/Contractor (s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder (s) / Contractor (s). Further as mentioned in the Guidelines, all the payments made to the Indian Agent/Representative have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure.
 - e. The Bidder (s) / Contractor (s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
2. The Bidder (s) / Contractor (s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 – Disqualification from tender process and exclusion from future contracts

If the Bidder (s) / Contractor (s), before award or during execution has committed a transgression through a violation of Section 2, above or any other form such as to put his reliability or creditability in question, the Bank is entitled to disqualify the Bidder (s) / Contractor (s) from the tender process.

Section 4 – Compensation for Damages

1. If the Bank has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Bank is entitled to demand and recover the damages equivalent to Earnest Money Deposit /Bid Security.
2. If the Bank has terminated the contract according to Section 3, or if the Bank is entitled to terminate the contract according to Section 3, the Bank shall be entitled



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to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to performance Bank Guarantee.

Section 5 – Previous Transgression

1. The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the tender process.
2. The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the tender process or the contract, if already awarded, is liable to be terminated for such reason.
3. The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.
4. The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.
5. Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fit by the Bank.
6. If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

Section 6 – Equal treatment of all Bidders/Contractors/Sub-Contractors

1. The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Integrity Pact, and to submit it to the Bank before contract signing. The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-vendors.
2. The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors.
3. The Bank will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidder(s) /Contractor(s) /Sub contractor(s)

If the Bank obtains knowledge of conduct of a Bidder, Contractor or Sub-contractor or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or of the Bank has substantive suspicion in this regard, the Bank will inform the same to the Chief Vigilance Officer.



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Section 8 – Independent External Monitor / Monitors

1. The Bank appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Authority designated by the Bank.
3. The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.
4. The Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
6. The Monitor will submit a written report to the Authority designated by the Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.
7. If the Monitor has reported to Authority designated by the Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Authority designated by the Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word '**Monitor**' would include both singular and plural.

Section 9 – Pact Duration

This pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded on whomsoever it may be.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by the Bank.



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Section 10 – Examination of Books of Accounts

In case of any allegation of, violation of any provisions of this Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

Section 11 – Other provisions

1. This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e. Chennai.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
3. If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.
4. Should one or several provisions of this agreement turn out to be invalid, the reminder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.
6. Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pact or interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Integrity Pact aton

(For & On behalf of the Bank)

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place -----

Place -----

Date -----

Date -----



CO: CREDIT CARD CENTRE,
INDIAN BANK, HEAD OFFICE,
66, RAJAJI SALAI
CHENNAI – 600001
26.03.2021

Ref: CO: CCC: RFP: 01: 2020-21

Witness 1:

Witness 1:

(Name & Address) -----

(Name & Address) -----

-

Witness 2:

Witness 2:

(Name & Address) -----

(Name & Address) -----

-



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ANNEXURE-15: SERVICE LEVEL AGREEMENT (SLA)

THIS AGREEMENT made theday of.....,2021 between Indian Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970 having its Corporate Office at 254-260, Avvai Shanmugham Salai, Chennai 600 014 (hereinafter "the purchaser/Bank") which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors in title and assigns, of the one part and

M/s, ("Name of Supplier") (hereinafter called "The Supplier") which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors in title and permitted assigns, of the other part:

WHEREAS the Bank invited bids vide RFP.No..... for..... (Brief Description of Services to be mentioned) (hereinafter referred to as "the said services") and has finalized and accepted the bid submitted by the Supplier for the provision of the said services

Now therefore, in consideration of the mutual covenants and promises contained herein, the parties hereto more fully agree that supplier shall provide the said services as per the terms provided hereunder.

NOW THIS SERVICE LEVEL AGREEMENT WITNESSETH AS FOLLOWS:

1) Schedule of Requirements

➤ Functional and Technical Requirements

1. The functional and technical requirements for end to end credit card operations are briefed below. Detailed scope of work, requirements and technical specifications are provided in the Part-I.
2. Indian Bank intends to outsource end-to-end Credit Card processing on hosted model at Bidder's premises in India. All costs associated with the delivery of services as per the scope of RFP should be borne by the Bidder, unless specified otherwise.
3. The Bidder should have owned/ licensed set up of credit card end to end solution platform as per specification of RuPay (NPCI), VISA, MasterCard, etc. Bidder should have Rupay interface to NPCI network, VAP (VisaNet Access Point) / EAS (Extended Access Server) and MIP (Member Interface Processor). Successful bidder should setup the credit card management software, transaction switch, authorization host and other related infrastructure such as Host Security Module (HSM), servers and printers etc. for the Bank at bidder's premises.
4. Bidder shall migrate the existing credit cards and accounts data of the Bank (Hosted at existing service provider's premises) and shall support those cards for transaction



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authorization, support functions such as re-issue, hotlist, PIN regeneration, reconciliation and dispute management during the contract period.

5. Successful bidder should have sufficient man power (Onsite team of min. 3 persons) at Bank's premises for making/receiving calls and provide support for carrying out various activities as detailed in this bid document, such as providing web portal / facility for obtaining credit card applications online from customers / branches and in physical form, processing the applications received, capturing the data / data entry, report generation, uploading photos and documents, Account creation / opening / maintenance, card personalization / printing, card dispatch, PIN Generation and dispatch of PIN mailers/Green PIN generation through Indian Bank ATM.
6. Online portal for entering user details which shall be approved by Branch and ZO should cover the following functionalities:

(I) Customer portal

- o) New user registration for online banking, user login, virtual key board.
- p) Online change of password.
- q) Request for new PIN.
- r) Reporting of Lost Card.
- s) View/print/download unbilled / Current / Previous 6 month statements of Credit Card.
- t) Request for Replacement of Damaged Card.
- u) Bank App i.e. IND Oasis, IB SMART REMOTE, IB CUSTOMER APP should be enabled / integrated.
- v) Request for credit limit change.
- w) Request for delivery of credit card statement.
- x) Viewing of reward points.
- y) Query on requests.
- z) Maintaining Do Not Call Registry (DNCR).
- aa) Interface for making payment of Credit Card Bills online / through payment gateway aggregator/convert due amount to EMIs.
- bb) Integration with Internet Banking and Mobile Banking.

and

(II) Credit Card Mobile App

- p) Credit Card Account Summary
- q) Credit Card Payments made
- r) Credit card statement for last 6 months
- s) Unbilled Transactions
- t) Balance transfer facility
- u) EMI facility
- v) Loan on Call
- w) Generation of Green Pin
- x) Scan & Pay (Integrated with Bharat QR)
- y) Blocking / unblocking the card
- z) Enabling / disabling Transactions.



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- aa) Hot listing Card.
- bb) Set Limit for POS/ECOM/CASH
- cc) Interface for making payment of Credit Card Bills online / through payment gateway aggregator
- dd) Loyalty Management Program

Any other functionality to be incorporated/ provided will be informed as and when required without any additional cost to the Bank and reasonable timelines should be informed to the bank.

7. All required charges for VISA, MasterCard, RuPay (NPCI) certifications during the project implementation will be paid by Indian Bank. The cost for installing and operating the authorization host and other systems, VAP/EAS & MIP charges, web portal and up-gradation of Bidder's switch and infrastructure from time to time to meet specifications and requirements raised by MasterCard, VISA, RuPay (NPCI) and regulatory bodies etc. shall be borne by the successful bidder.
8. Successful bidder shall connect its credit card management system and transaction authorization infrastructure to Bank's EFT switch, Core Banking Host and other systems such as internet banking and mobile banking servers for offering facilities such as card activation and PIN change through ATM, real time appropriation of payments received towards credit card dues etc. Process flow and message specifications for the same will be discussed with the successful bidder.
9. The successful bidder shall provide 2 nos. of 2 Mbps leased line connectivity, subject to change as per Banks' requirements, between Bank's Data Centre, Chennai and bidder's Data Center and redundant link at our Disaster Recovery Site, Mumbai. The bidder should maintain the same throughout the contract period for accessing the Credit Card application and authorization portal and Credit Card Switch, hosted in the bidder's premises. Bank will provide the routers at the Bank's end for the successful bidder to terminal the links. Necessary cross connection up to bank's network rack shall be arranged by the successful bidder.
10. Successful bidder should undertake operational activities related to account updation, account modification, demographic changes, payment standing instructions, recurring payment instructions, balance transfer request etc., received through physical change request form/ phone banking/ net banking / email etc. The system should generate email/SMS for any such modification and should manage dispatch and RTO of the same.
11. Successful bidder should provide data analytical reports such as cards eligible for limit enhancement/ Prospective Customer Expenditure analysis, card upgradation, Bank's promotional activities etc. on a monthly basis and as per Bank's requirements. The successful bidder should also send the spent analytics to customers on a quarterly/monthly basis through e-mail and in the mobile app.
12. Reconciliation of credit card transactions and payments received from card holders shall be the responsibility of the successful bidder. The Credit Card payments received



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should be updated, displayed on real time basis without any manual intervention and response message sent to the customer without any additional cost to the Bank.

13. Successful bidder should provide all the Credit Card related data including Master data, application data, transactional data, historic data etc. in the format specified by the Bank on a periodic basis in the mode specified by the Bank without any additional cost to the Bank. All data should be accessible by the Bank as and when required.
14. Successful bidder should manage the end-to-end Dispute management, chargeback request processing and tracking the request through its entire life cycle, right from entering the disputes in the system. A web portal shall be provided to the Bank for viewing the status of all the disputes received from various sources.
15. Supply of card plastics and stationeries, Personalization of credit cards including chip data creation and PIN printing shall be the responsibility of the successful bidder.
16. Successful bidder should track dispatch and delivery of credit cards and PIN mailers sent to customers through India Post or the courier agencies appointed by the bank and shall ensure smooth delivery of consignments. Management of returned courier items will be done by the successful bidder in consultation with the bank.
17. The Bidder shall connect to SMS and Email gateways owned by them or a third party engaged by them for communicating with the card holders.
18. Bidder should have Disaster Recovery Site (DRS) in India and business continuity plan in force to commence/ normalize operations within two hours and these are to be tested at least twice a year and report to be submitted as per RBI guidelines in time. The DR & DC should not be in same seismic zone.
19. Bidder shall provide a web portal for access by Bank's offices on PAN India basis for the purpose of viewing credit card details, transactions, statements, payment of dues, dispatch details, loyalty points etc. Separate login shall be provided for Bank's centralized call centre agents to login and view the details required to be provided to credit card holders on call.
20. Successful bidder shall do necessary customizations and implement changes to meet Bank's requirements and regulatory requirements during the contract period without any additional cost to the Bank (in other terms "at their own cost").
21. Successful bidder should provide all relevant training to the Bank personnel as under:
 - Contract start-up training session - At the start of the contract, the Bidder shall provide initial on-site training to Bank staff covering features of the application processing, card billing procedures, Reconciliation, account maintenance, re-payment appropriation, NPA Classification as per regulator IRAC guidelines, required reports generation / MIS etc.



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- Training materials - The Successful Bidder shall also provide written materials that will be used by Bank.
 - Telephone and e-mail support - The Successful Bidder shall provide telephonic support and support through e-mail to the Bank's staff.
 - Successful bidder shall provide any additional training programs or aids such as video-conferencing, on-line support etc. if required by the Bank.
 - Successful bidder shall provide onsite assistance preferably 3 to 4 persons of which one should be technical person having at least 2 years and above of work experience.
22. Successful bidder shall carry out credit card operation and shall provide end-to-end solution covering the scope of work mentioned above and inter-alia, the activities and requirements explained in the Part-I.
23. The successful Bidder should ensure that all the requirements as mentioned above and in Annexures shall be available within the time lines provided in the service level agreement. Non-availability of any of the above functionality due to reasons attributable to the service provider will attract penalties.
24. The successful bidder should arrange for the due diligence of applicants through ONLINE Credit Card Portal.
25. The successful bidder should arrange dedicated portal for Loyalty Management Program for customers and should be able to customize according to the Bank's requirements.
26. The successful bidder should arrange dedicated portal for NPA Management.

2) Service Level Agreement (SLA)

The Bank expects that the Bidder to adhere to the Service Levels defined in this document. The bidders must submit a self-declaration that the solution proposed is designed and structured to meet or exceed the service levels required by the bank.

➤ SLA Categories

The SLAs expected for the project can be broadly divided into the following categories:

- Solution Implementation
- Service uptime and performance requirements

Both the above categories shall be measured for quality, completeness and timeliness as applicable. The successful bidder must ensure that tools/ solutions required for automated monitoring and reporting of the service metrics are provisioned as part of the solution offering



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➤ SLA Review Process

This section outlines the service metrics/ levels that the solution offered must meet.

3) Deliverables and Timelines for Solution Implementation

The project with all the deliverables covering all the requirements in this RFP is to be completed as per the timelines given in this section / below table.

Stage	Deliverables	Timelines
Stage I- a) Preparation and finalization of rollout plan and customization for implementation, integration with Banks' systems and launch of credit card operations & migration of data /cards b) Completion of Customizations.	The successful Bidder has to submit an implementation and rollout plan prepared in consultation with Bank's team. The successful Bidder has to complete customization of End to End Solutions for Credit Card operations as per Bank's RFP requirements. Migration of existing card details without disturbing the operations of the individual card and continuity of service under new environment. Certification by Card schemes (MasterCard, Visa & NPCI).	4 weeks from acceptance of Purchase Order (PO)
Stage II – UAT signoff in test environment	The successful Bidder has to demonstrate all the functionalities/ requirements as depicted in scope of work along with all required customization including interface with the Bank's CBS, EFT Switch, Internet Banking and Mobile Banking applications. Bidder has to provide onsite technical & functional resources that are required to carry out the UAT. Completion of UAT issues and UAT signoff.	1 week from completion of Stage I
Stage III – Soft Launch of End to End Solutions for Credit Card operations (Certification, if any, required from VISA, Master Card, NPCI to	The successful Bidder has to provide remedies to all the issues cropped up during soft launch	2 weeks from completion of Stage II



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be completed before Soft Launch)		
Stage IV (Go-live)	All the functionalities/ requirements as depicted in scope of work is to be made live. The successful Bidder to demonstrate fulfillment of all requirements in live environment.	1 week from completion of Stage III
Stage V (Training)	After Go-live, successful Bidder has to arrange to impart complete technical as well as functional training of the End to End Solutions for Credit Card operations to the Bank's team of officials and also provide Technical as well as User manuals.	1 week from completion of Stage IV
Stage VI – Project Signoff	After Go Live performance of End to End Solutions for Credit Card operations will be observed for 60 days and problem if any will be reported to successful bidder. Successful Bidder will have to provide solution to the issues raised. Further it will be the responsibility of the Service Provider to address the issues arising then and there and resolve the same without additional cost to the Bank.	2 weeks from completion of Stage V with all functionalities subject to resolution of all issues raised by the Bank.

4) Period of Validity of Bids

Bids should remain valid for the period of 135 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.

5) Penalties for Delayed Implementation

- The selected bidder is expected to complete the responsibilities as per the time lines mentioned above.
- As a deterrent for delays during implementation, Bank shall levy penalties for delays attributable to the selected bidder.
- Rs. 50,000 per week would be levied as a penalty, for every delayed week or part thereof.
- Bank reserves the right to terminate the contract if the Project is not implemented as per schedule.



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6) Penalties for Service Up time

The successful bidder shall provide a guaranteed uptime of 99.9% for the service which shall be calculated on monthly basis. The Uptime is equal to total contracted hours in a month less downtime. The Downtime is the time between the start time of service unavailability and time of restoration of services. Restoration is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same. For SLA purpose a month will be treated as 30 days. If the successful bidder fails to maintain guaranteed uptime of 99.9% on monthly basis, Bank shall impose penalty as per the details given below. If the uptime is below 97% continuously for 3 months, the Bank shall have full right to terminate the contract under this RFP in addition to charging penalty & invoking Bank Guarantee.

Monthly Uptime	Amount of Penalty
>=99.9 % to 100 %	No penalty would be deducted
>=99 % to < 99.9 %	5 % of Amount Payable (Monthly)
>=98 % to < 99 %	10 % of Amount Payable (Monthly)
>=97 % to < 98 %	20 % of Amount Payable (Monthly)
< 97 %	40 % of Amount Payable (Monthly)

Service availability of the all the components and systems involved in the end to end credit card management solution (such as application processing, card / PIN issuance, personalization, transaction authorization, web portals, reconciliation & dispute management services etc.) will be considered for calculating the downtime penalty.

7) Penalties for delay in delivering credit cards & PIN mailer to customers

The timelines for dispatch and delivery of credit cards and PIN mailers are as given below:

- In case the customer location is within the same state as that of card personalization bureau and PIN printing premises, the cards and PIN mailers should be delivered to the customer within 5 working days from the date of approval of the card request (T+4).
- In case the customer location is outside the state limits, the cards and PIN mailers should be delivered to the customer within 8 working days (12 days for North Eastern states) from the date of approval of the card request (T+7).
- The Bank will levy the service provider a penalty of at Rs.10 per day for each card and PIN if the delivery is delayed beyond the above timelines.
- Delay in delivery will be calculated based on the dispatch date and delivery date provided in the web portal for each consignment.



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8) Problem Management and Escalation

Bank requires the successful bidder to provide reports on “Business Downtime” and a log of all issues that have been raised and Closed/ Pending Closure by the successful bidder. The frequency of the report would be Weekly, Monthly, Quarterly and Yearly.

- The successful bidder is expected to provide an application for logging issues. It should have an audit trail and updating functionalities and have a role based access for the users. Bank should be able to retrieve the details of any issue logged and get the complete history of the issue including the person raising the issue, date & time of entry, date & time and details of the solution, re-opened date & time with remarks, etc.
- The escalation matrix of the Bank will be shared with the Selected Bidder at the time of Service Level Agreement for reporting the issues.

9) Patent Rights

The Selected bidder shall indemnify the Purchaser against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods / services or any part thereof in India or Abroad.

The supplier shall, at their own expense, 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.

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 for, 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 to the bank a fully paid-up, irrevocable, non-exclusive licence throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.

10) Documents

The necessary licences and other documents wherever necessary for implementation of Credit Card Operations (End to End solution) have to be submitted to the Bank. Bidder has to ensure that no unauthorised software/application is used in implementation of Credit Card Operations (End to End solution).

11) Payment Terms

The selected bidder will have to submit invoices for the activities carried out during the month at our office along with request letter for payment, before 10th of next month.



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The payment will be released within 15 days of submission of invoices accompanied by supporting documents by the Service Provider on monthly basis based on the line items listed in the commercial bid format after go live.

12) Delays in the selected bidder's performance

The implementation/integration/migration of existing card base data and providing end to end for Bank's Credit Card Operations shall be carried out by the selected bidder in accordance with the time schedule prescribed by the Bank in the Schedule of Requirements.

If at any time during performance of the Contract, the selected bidder encounters conditions impeding timely implementation/migration/integration of Credit Card Operations (End to End Solution) and performance of the Credit Card Operations (End to End Solution), the Selected bidder shall promptly notify the Purchaser in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the bidder's time for performance, with or without liquidated damages, in such case the extension shall be ratified by the parties by amendment of the Contract.

13) Liquidated Damages

The Bank will consider the inability of the bidder to provide the deliverables under the contract within the specified time limit, as a breach of contract and would entail for the payment of Liquidation Damages on the part of the bidder.

Installation will be treated as incomplete in one/all of the following situations:

6. Delay in preparation of roll out plan, implementation/integration/migration
7. Delay in Customization
8. Delay in completion of requirements suggested in UAT
9. Delay in completion of Go-live phase
10. Non-delivery of required licenses

In case delay in executing the deliverable according to the timelines mentioned under DELIVERABLE AND TIMELINES which is beyond the control of the bidder or solely attributable to Banks action, then same should be reported to the Bank along with the reason thereof and proof of document, if any, in support of such reporting and the Bank shall evaluate such reporting by successful bidder before levying the Liquidated Damages(LD). Where warranted, the Bank Guarantee validity period shall be extended to cover the extended period for performance.

Without any prejudice to Bank's other rights under the law, the Bank shall recover Liquidated damages as mentioned in point no. 6 (Penalties for Delayed Implementation) of Section-III. If the Selected bidder not able to complete the project within the timelines, Bank reserves the right to terminate the contract and invoke the Performance Security.



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14) Installation, Integration & Migration

The Selected bidder is responsible to complete installation, integration and migration of the Credit Card Operations (End to End Solution). The Selected bidder should work in coordination with our other service providers for building necessary interface with CBS, mobile Banking, Internet Banking, SMS Gateway, IB Smart Remote, Ind OASIS, IB customer App, Separate Mob app and portal via internet banking for Credit Card operations, EFRMS Integration, NPA Management, Early Warning Signal, Document Management System, Payment Gateways, EFT Switch, Bank's Call Centre and any other integration specified by Regulatory / Statutory bodies/Bank.

15) Maintenance

The Selected bidder should accomplish preventive and breakdown maintenance activities to ensure that all the functionalities work without defect or interruption for at least 99.9 % up-time for 24 hours a day, 7 days a week of operation.

16) Training

The selected bidder should train the Bank personnel in End to End Credit Card solutions provided by them along with user & technical manuals, so that they become conversant with the solution provided.

17) Technical Documentation

The Technical Documentation involving detailed instruction for operation and maintenance is to be delivered with the goods / services supplied. The language of the documentation should be English.

18) Contract Period

- The contract period for providing End to End Solutions to Credit Card Operations will be for a period of Five Years. The selected Bidder needs to execute a comprehensive, definitive Service Level Agreement (SLA) with the Bank. SLA will cover performance and availability of the solution deployed. The performance of the selected Bidder shall be reviewed every year and the Bank reserves the right to terminate the contract at its sole discretion by giving six months' notice. Any offer falling short of the contract validity period (Five Years) is liable for rejection. Further, Bank reserves the right to renew the contract after the expiry of the initial term on mutually agreed terms and conditions and at negotiated cost.
- Contract Continuity - The contract shall terminate only on explicit correspondence to that effect. Until that time, successful bidder shall continue to provide the service at the contracted price as per the agreement. As and when the Bank decides to change the End to End Solutions for Credit Card operations or change the current business model / vendor,



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successful bidder has to coordinate for migration of existing registered user base to the Bank's new model without causing disruption of the Credit Card Services to customers of the Bank at no extra cost to the Bank. The migration period and the support required from successful bidder shall be communicated to successful bidder one month before the transition starts. Bank shall reserve right to revise the migration period. During transition period, successful bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other type of support during the defined transition period.

- In event of bidder insolvency, contract termination, bidder in M & A activity, successful bidder shall continue to provide the service without causing disruption of the services to customers of the Bank at no extra cost to the Bank. Also, any interface development carried out / customization done specifically for Bank shall be transferred to Bank at no additional cost.
- The Bank may conduct audit of entire functioning of the End to End Solutions for Credit Card operations and associate services every 6 months or at a periodicity solely decided by the Bank. The audit will be conducted by either Bank officials or any firm / individual appointed by the Bank for the purpose. Bidder is expected to provide full assistance during these compliance audits and address any non-conformity identified during the audits. The Bank shall provide any such recommendations identified from third party audits and the bidder shall comply with such recommendations within such time as specified by the audit committee.
- At all times during implementation/ migration/ maintenance/ business-as-usual running, selected bidder needs to adhere to Banks' required compliances vis-à-vis security, confidentiality, integrity and availability and also any RBI / Govt. / other regulatory guidelines on the same.
- The selected bidder shall at least, but not limited to, provide support in terms of migration support of assets and data, training and knowledge transfer and any other support during the defined transition period.
- The Purchaser or its Representative/s shall have the right to inspect and / or test the solutions provided to confirm their conformity to the Contract specifications/requirements.
- The selected bidder has to conduct periodic risk management analysis, security vulnerability assessment of the application and network at least once in a year and evidence/report of having conducted test/audit like VAPT along with steps taken to mitigate the vulnerability and risk etc., to be produced to the Bank.
- Bank also reserves the right to conduct regular information security audit on the End to End Solutions for Credit Card operations to ensure complete security, through its own team or employing a third party auditor.



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- The selected bidder is responsible for the financial loss to the Bank, if any financial loss happens to the Bank due to the deficiency in service/ negligence / fraud by the employees of selected bidder.
- The Bank reserves the right to verify the employee sourcing procedure of the Service Provider, and suggest changes, if any, to safe guard the bank's interest.

19) Performance Security

Within fifteen (15) days from the date of purchase order issued for the project by the Bank, the successful Bidder shall furnish Performance Security for 3% of the project cost quoted by the successful bidder in the form of Bank Guarantee valid for a period of seventy-two (72) months from the date of issue with further one-month claim period as detailed below as per the format given in Annexure-8.

The performance security submitted by the supplier shall be invoked by the Bank if the selected bidder fails to complete his obligations under the contract.

The performance security shall 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. The Successful bidder's performance obligations under the Contract include support / co-operation for migrating the data to new service provider identified at the end of the contract period.

20) Jurisdiction

Any dispute arising out of this order will be under the jurisdiction of Courts of Law in Chennai.

21) Bank's right to accept or reject any bid or all bids

The Bank reserves the right to accept or reject any bid / all bids or annul the bidding process at any time prior to awarding contract, without thereby incurring any liability to the affected Bidder or Bidders.

22) Negotiation

Bank reserves the right to negotiate the L1 Price quoted by the vendors under exceptional circumstances.

23) Limitation of Liability

Supplier's aggregate liability under the contract shall be limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time,



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means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim, under this tender.

This limit shall not apply to third party claims for

- d. IP Infringement indemnity
- e. Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. If a third party asserts a claim against bank that a vendor product acquired under the agreement infringes a patent or copy right, vendor should defend bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.
- f. Supplier shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.

For (a) and (b) above, the liability is limited to the Compensation awarded by court of law.

24) Disclaimer

The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.

This RFP is not an agreement by the Authority to the prospective Bidders or any other person. All such costs and expenses will remain with the Bidder and the Authority shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

25) Intellectual Property 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 or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

26) Use of Contract Documents and Information

The Selected bidder shall not, without the Purchaser'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 Purchaser in connection therewith, to any person other than a person employed/authorized by the Selected bidder in the



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performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The Selected bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

27) Acceptance of Purchase Order

Successful bidder has to submit the acceptance of the purchase order within 7 days from the issue of Purchase order, duly signed by the authorized signatory.

28) Signing of Contract Form

Within fifteen (15) days of Purchase Order, the successful bidder shall sign the contract form (Annexure-12), Non-Disclosure Agreement (Annexure-11) & Service Level Agreement (Annexure-15) and return it to the Bank. Integrity pact executed between the Bank and successful bidder(s) is deemed to be a part of the contract.

29) Settlement of Disputes

d. If any dispute or difference of any kind whatsoever shall arise between the Bank 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.

e. If after 30 days the parties have failed to resolve their disputes or difference by such mutual consultation, then either the Bank 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.

f. 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:

(e) In case of dispute or difference arising between the Purchaser and a 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



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tribunal shall consist of 3 arbitrators one each to be appointed by the 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 presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Indian Banks' Association, India which shall be final and binding on the parties.

(f) 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.

(g) 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.

(h) 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.

(g) Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Indian Banks' Association.

(h) Notwithstanding any reference to arbitration herein,

- c. the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
- d. the Bank shall pay the supplier any monies due to the supplier.

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

30) Applicable Law

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in Chennai.

31) Exit Requirements

In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all



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reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.

32) Termination for Convenience

The Bank, by 30 days written notice sent to the Supplier, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Supplier under the Contract is terminated, and the date upon which such termination becomes effective.

33) Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 7 days written notice of default sent to the Supplier, may terminate this Contract in whole or in part:

- e. if the Selected bidder fails to deliver any or all of the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser;
- f. if the Selected bidder fails to perform any other obligation(s) under the Contract.
- g. If the Selected bidder, in the judgement of the Purchaser has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- h. In case of Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.

'For the purpose of this clause:

"corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and

"fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

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



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34) Force Majeure

The Successful bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default, if and to the extent that, its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond reasonable control of the Successful bidder and not involving the Successful bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes. Delay by sub suppliers of vendor to Vendor will not be considered as cause of force Majeure.

If a Force Majeure situation arises, the Successful bidder shall promptly notify the Bank in writing of such condition and the cause thereof but in any case not later than 10 (Ten) days from the moment of their beginning. Unless otherwise directed by the Bank in writing, the Successful bidder 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.

If the impossibility of complete or partial performance of an obligation lasts for more than 6 (six) months, either party hereto reserves the right to terminate the contract totally or partially upon giving prior written notice of 30 (thirty) days to the other party of the intention to terminate without any liability other than reimbursement on the terms provided in the agreement for the goods received or complete transition / handover to the in-coming Vendor / Service Provider.

35) Confidentiality

The selected bidder and its employees either during the term or after the expiration of this contract shall not disclose any proprietary or confidential information relating to the project, the services, this contract, or the business or operations without the prior written consent of the Bank.

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



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36) Integrity Pact

Bidders shall submit Integrity Pact (IP) along with the technical bid as per Annexure-14 of the RFP. Integrity Pact is an agreement between the prospective bidders and the buyer committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings.

The integrity pact begins when both parties have legally signed it. Integrity Pact with the successful bidder(s) will be valid till 12 months after the last payment made under the contract. Integrity Pact with the unsuccessful bidders will be valid 6 months after the contract is awarded to the successful bidder.

37) Adoption of Integrity Pact

- The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.
- Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.
- The Bidders shall submit signed Pre Contract integrity pact as per Annexure-14. Those Bids which are not containing the above are liable for rejection.
- Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
- Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
- Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.
- Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- Integrity pact shall be signed by the person who is authorized to sign the Bid.
- The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

1. Shri. Brahm Dutt, IAS (Retd)

Email: dutt.brahm@gmail.com



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2. Shri. Balraj Joshi, Ex-CMD, NHPC (Retd)
Email: balrajjoshi@hotmail.com

- Change of law / policy / circular relating to Integrity Pact vitiate this agreement accordingly with immediate effect on written intimation.

38) General Terms

- The relationship between the Bank and Successful Bidder/s is on principal to principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant or employer and employee between the Bank and Successful Bidder/s hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party.
- The cost of preparing the proposal including visit / visits to the Bank by the bidder is not reimbursable.
- All pages of the Bid Document, Clarifications/Amendments if any should be signed by the Authorised Signatory (POA proof to be submitted). A certificate of authorization should also be attached along with the bid
- The Bank is not bound to accept any of the proposals submitted and the Bank has the right to reject any/all proposal/s or cancel the tender without assigning any reason therefore.
- The bid should be valid for 135 days from the date of submission of bid.
- Detailed documentation of installation and solution has to be provided after successful installation.
- Performance issues to be solved by the supplier without any additional cost to the bank.

The supplier will have to enter into a Non-Disclosure agreement (Annexure 11) with the Bank to safeguard the confidentiality of the Bank's business information, legacy applications and data.

The following documents shall be deemed to be form and be read and construed as part and parcel of this agreement viz;

- a) RFP No.....dated.....for.....
- b) The Bid Form and the price schedule submitted by the Bidder
- c) The Purchaser's notification of award
- d) Contract form dated

In the event of any conflict between the RFP and this Agreement, the provisions contained in the RFP shall prevail over this agreement.



CO: CREDIT CARD CENTRE,
INDIAN BANK, HEAD OFFICE,
66, RAJAJI SALAI
CHENNAI – 600001
26.03.2021

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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:.....

