

RFP No.01

August 05, 2019

The West Bengal State Co-operative Agriculture &  
Rural Development Bank Limited (The WBSCARDB Ltd.)

Request for Proposal (RFP)  
for  
Implementation, Hosting and Maintenance  
of  
Centralized Financial Solution  
for  
The WBSCARDB Ltd.

Date: 05/08/2019

RFP NO.01/2019

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## 1 General Information

The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd. (the Bank) has decided to implement a Centralized Financial Solution (CFS) that would computerize all its operations and bring them along with their respective Primary Cooperative Agriculture & Rural Development Banks (PCARDBs) under a common uniform platform. To accomplish this goal, the Bank intends to invite proposals from eligible entities for design, size, procure /develop, implement, host and maintenance of a CFS on an Application Service Provider (ASP) Model.

This Request for Proposal (RFP) contains the details regarding scope, eligibility for participation, evaluation methodology, project timelines, Terms & Conditions and other relevant details.

All bidders must note that this being E-tender, bids received only through online on E-tendering portal [wbtenders.gov.in](http://wbtenders.gov.in) shall be considered as an offer. ***Any bid submitted in physical form will not be received or opened and shall be summarily rejected.***

### i. Acronyms and Abbreviations

As used in the Document	Description
AMC	Annual Maintenance Contract
ASP	Application Service Provider
ATS	Annual Technical Support
CFS	Centralized Financial Solution
CBS	Core Banking Solution
RFP	Request For Proposal
PCARDB	Primary Cooperative Agriculture & Rural Development Bank
Bank	The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd.
The WBSCARDB Ltd.	The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd.
BCP	Business Continuity Plan
DC	Data Centre
DRS	Disaster Recovery Site
IT	Information Technology
LAN	Local Area Network
MIS	Management Information System
POC	Proof of Concept
RBI	Reserve Bank of India
Vendor	The organization submitting the proposal who will also be the single point of contact and single point responsibility for the Bank for execution of scope and deliverables as required by this Request for Proposal.

UAT	User Acceptance Testing
WAN	Wide Area Network
CSP	Customer Service Point
SCB	The State Co-Operative Bank
CCB	The Central Co-Operative Bank
COOPCBS	The West Bengal State Co-Operative Bank Ltd. and District Level Co-Operative Banks' CBS Platform
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement
DBTL	Direct Benefit Transfer
PFMS	Public Financial Management System
ICMARD	The Institute of Co-operative Management for Agriculture & Rural Development
SC	Scheduled Caste
ST	Scheduled Tribe
OBC	Other Backward Classes
KYC	Know Your Customer
SCCY	Swarojgar Credit Card Yojona
SHG	Self-Help Group
JLG	Joint Liability Group
SF	Small Farmer
MF	Marginal Farmer
BF	Big Farmer
BRS	Bank Reconciliation Statement

**ii. About The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd. (The WBSCARDB Ltd.)**

The agriculture cooperative credit system in the country is more than a century old. Primary Agricultural Credit Cooperative Societies at the grass-root level are primarily providing short term credit for seasonal agricultural operation, and some other loans of the Farm Sector and Rural Non-Farm Sector, through District Central Cooperative Banks and The West Bengal State Cooperative Bank Ltd. However, to meet the demand for investment credit in the Farm Sector and Rural Non-Farm Sector, Primary Cooperative Agriculture & Rural Development Banks (PCARDBs) in the Districts and in some instances in Sub-divisions have been formed. The West Bengal State Co-operative Agriculture & Rural Development Bank Ltd. is the State level Apex Institution of these PCARDBs.

In the State of West Bengal, all the Districts are being catered by 24 PCARDBs and 2 District Offices (Darjeeling & Purulia) of The WBSCARDB Ltd. The WBSCARDB Ltd. is providing loans mainly to Farm Sector, Non-Farm Sector, Rural Housing Sector for various purposes and schemes. Government (both State and Central) sponsored self-employment schemes are also financed. The Bank has taken initiative to create new avenues for augmenting scope of lending process by way of formation and credit linkage of Self Help Groups, Joint Liability Groups, etc..

### iii. Invitation to Vendors

- a. The scope of the project envisages a complete turnkey solution for a tenure of **three (3)** years, which includes the following tasks:  
Design, size, procure / develop, install, host and maintain the software and other components required for a Centralized Financial Solution.
  - i. Design, size and help The WBSCARDB Ltd. to set up the IT infrastructure for the proposed CFS based on existing data from the existing The WBSCARDB systems.
  - ii. Customization, parameterization, gap identification and resolution of CFS, including building of reports and dashboard.
  - iii. Arranging Network connectivity to make the solution accessible from The WBSCARDB Ltd. and its 11 Branches along with ICMARD and all PCARDB Head Offices.
  - iv. Facility Management for CFS Software and associated IT infrastructure proposed by the Vendor.
  - v. Building of interfaces / data transfer mechanisms with the Bank's existing systems.
  - vi. Imparting training on CFS to The WBSCARDB's designated personnel.
  - vii. Provide Hand-over at the end of the agreed period of 3 years
- b. The WBSCARDB Ltd. intends to implement this CFS solution for itself as well as for PCARDBs (In limited way).
- c. The complete RFP set may be downloaded from the The WBSCARDB Ltd. website from the 'Tender & Advertisements' section. The link to The WBSCARDB website is <https://www.icmard.org/wbscard-bank/tender-notices/>. It can also be downloaded from 'Notice Board / Tender' part of <https://www.benfed.org/notice> and [www.wbstcb.com](http://www.wbstcb.com).
- d. The WBSCARDB Ltd. reserves the right to negotiate, change, modify or alter any/all the terms and provisions of the RFP/agreement entered pursuant to the RFP and may request for additional information, if required, from the Vendor.
- e. The WBSCARDB Ltd. also reserves the right to withdraw this RFP without assigning any reason and without any liability to the Vendor or any other person or party. All actions taken by the Vendor or any other person or party in pursuance thereof taking into account the commercial acumen does not guarantee or warrant suitability thereof or success to bidders/Vendor or any other person or party.

#### 1.1 Schedule of activities and events

The details are as under:

<b>RFP reference No.</b>	01/2019
<b>Date of issue of the RFP</b>	05/08/2019
<b>Date and time for Pre-Bid Conference</b>	17/08/2019 at 12.00 Noon
<b>Last Date and time for submission of Complete Proposal: Technical including Eligibility Criteria and Financial Bid</b>	23/08/2019 upto 5.00 P.M.
<b>Website for Uploading Proposals</b>	<a href="http://wbtennders.gov.in">wbtennders.gov.in</a>
<b>Date and Time of Opening of Technical Proposals</b>	26.08.2019 at 12.00 Noon

<b>Officials to be contacted in case of any problem in submission of bid</b>	1. Shri Saibal Ranjan Choudhury, Assistant General Manager (Administration), (M) 9749047596 2. Shri Anirban Chaudhuri, Manager, Kolkata Branch, (M) 9231566899
<b>Address for Communication</b>	The West Bengal State Co- Operative Agriculture & Rural Development Bank Ltd. 25D, Shakespeare Sarani, Kolkata- 700 017
<b>Date for Technical Presentation</b>	To be notified later to the eligible Vendors
<b>Date for Proof Of Concept</b>	To be notified later to the eligible Vendors
<b>Date of opening Commercial Bid / Offer</b>	To be notified later to the eligible Vendors

## 2 Project Details

### i. Project Overview

There are 97 Branches of PCARDBs and 11 Branches of The WBSCARDB Ltd. (4 in Darjeeling District, 5 in Purulia District, 1 in Burdwan District and 1 in Kolkata) and ICMARD, the Training Institute as a separate entity. Farm loan for Animal Husbandry, Farm Mechanization, Irrigation, Plantation & Horticulture, etc.; Non-Farm loan for MSME and tiny Industrial units in Rural areas, Rural, semi-urban and urban House Building Loan; Loan to SHG, JLG and Loans under Swarajgar Credit Card Yojana to promote rural employment are the key areas of activities undertaken by these Branches. Head Office of the The WBSCARDB Ltd. is the nodal point from which NABARD refinance assistance is channelized to all the PCARDBs and Branches of The WBSCARDB Ltd. Many of the Branches mobilise deposit. Activities of these institutions in the deposit section are limited to mobilization of Term Deposit, Recurring Deposit, Monthly Income Scheme and Flexi Deposit (in the nature of Savings Deposit) as well as advancement of loan to Members out of the Deposit Fund.

In this project, it is envisaged to implement a centralized solution that would computerize all operations at the Head Office of the The WBSCARDB Ltd. and bring them along with their respective PCARDBs under a common uniform platform. Another package for Deposit and Lending at the Branch level shall be implemented which will be integrated with the Head Office Solution, particularly with the Accounts Section of the Head Office. Moreover, the Branch level solution shall have interface with the CBS platform of The West Bengal State Cooperative Bank Ltd.

(COOP-CBS) for inward and outward transfer of fund of the account holders through NEFT & RTGS. As such, all the Branches shall be enabled to mobilize deposit in a computerized environment and improve their loan portfolio.

## ii. Project Scope

The WBSCARDB Ltd. wishes to implement a centralized solution that would computerize all its operations and bring them along with their respective PCARDBs under a common uniform platform.

As part of this RFP, The WBSCARDB Ltd. wishes to appoint a 'Vendor' who will act as a single point of contact for The WBSCARDB Ltd. for development, implementation and subsequent maintenance & management of the CFS.

The proposed CFS is expected to be accessible from The WBSCARDB Ltd. Head Office and all its 11 Branches along with ICMARD. The list of these implementation locations and their addresses are as follows:

Sl. No.	Name of the Branch /Location	Address
01.	Purulia	Purulia, P.O. & Dist.: Purulia
02.	Manbazar	Manbazar, Dist.: Purulia
03.	Jhalda	Jhalda, Dist.: Purulia
04.	Balarampur	Balarampur, Dist.: Purulia
05.	Raghunathpur	Raghunathpur, Dist.: Purulia
06.	Siliguri	3, Sarat Bose Road, Hakimpara, P.O.-Siliguri, Dist-Darjeeling
07.	Darjeeling	22, Hillcart Road, P.O. & Dist.: Darjeeling
08.	Kalimpong	Kalimpong, Dist.: Kalimpong
09.	Bagdogra	Bagdogra, Dist- Darjeeling
10.	Burdwan	G T Road, "Spandan", Purba Bardhaman
11.	Kolkata	25-D, Shakespeare Sarani, Kolkata-700 017
12.	Head Office	25-D, Shakespeare Sarani, Kolkata-700 017
13.	ICMARD	Ultadanga, Kolkata - 700 067

The Service Provider shall be responsible for the implementation of this solution and it's hosting in its own arranged Data Centre. All required software licenses in connection with this hosting and Data Centre would be arranged by the Service Provider. The entire database (raw data dump as well as structured data) must be made available to the Bank whenever necessary.

The WBSCARDB Ltd. shall use this solution on an Application Service Provider (ASP) model, wherein a one-time implementation charge shall be paid. On completion of the implementation process, the Bank shall pay a recurring charge to the Service Provider for Annual Technical Service (ATS) to support and maintain the Software. The scope of ATS for software normally includes bug correction, rectifications wherever necessary and delivery of patches/updates effected by the Service Provider. It also covers normally the delivery of version

releases/upgrades by the Service Provider during the support period. Recurring Costs of hosting, data centre, licenses, etc. shall be covered from this head.

For ensuring smooth support and service under Annual Maintenance Contract (AMC) and Annual Technical Service (ATS), the service provider shall provide one dedicated e-mail ID and one telephone number where complaint shall be lodged officially. The Service Provider shall ensure to respond within 24 hours from the time of lodging of the complaint and it shall have to be resolved by next working day for normal problems and within one week for the critical problems.

### **Head Office Module**

The Head Office Loan Module solution shall automate the Re-finance loan sanction process between The WBSCARDB Ltd. and Member PCARDBs/ Branches using a system driven workflows. **Link shall be provided to all Member PCARDBs / Branches of The WBSCARD Bank Ltd. (26 units) for uploading data related to disbursement, sanction, etc. in the system for generation of various reports and returns necessary for sanction of refinance from The WBSCARDB Ltd. level.** Once the loans are sanctioned, these loans along with their subsequent disbursements and repayments shall be maintained in this system itself. Repayment shall also be taken care of by the system as detailed in the scope of work for Operation Section. Apart from this Loan Module, the system shall provide solution to all the activities detailed under the scope of work for Accounts Section.

The system should also come with an Integrated Ledger System, which shall process all Personal and General Ledger transaction and generate all sorts of accounting reports such as Cash Account, Trial Balance, Balance Sheet, Profit and Loss Account, Profit & Loss Appropriation Account to name a few.

The system should also be capable of generating Demand Lists and other statutory returns which need to be submitted to NABARD and other organizations.

The Accounts of ICMARD shall also be computerized and integrated with Head Office Accounts Section.

### **Branch Module**

Besides the above re-finance loans, this system shall also maintain other loans issued to customers as well as various kinds of deposits held by individual customers and Self Help Groups at the various Branches of The WBSCARDB Ltd. as detailed in the scope of work under the broad scope of the application software in the Branches.

This solution should also enable The WBSCARDB Ltd. and PCARDB Branches to act as Customer Service Points (CSPs) of their corresponding SCBs/CCBs, thereby enabling them to provide all sorts of electronic fund transfer facilities via NEFT/RTGS and DBTL/PFMS platforms, directly from their accounts in real-time through interface with the COOPCBS platform of The West Bengal State Cooperative Bank Ltd.

The Bidder shall ensure data migration from our existing data base available in database dump (for Head Office Loan Module) and in Excel format for other units.

### 3 Present State of Computerization

First initiative for Computerization in Head Office was undertaken in the year 1999. Erstwhile Regional Computer Centre of Jadavpur formulated the package - Loan Module for Operation Section and another agency prepared a separate package for Accounts Section. Front-end of the package for Operation Section was developed on Power Builder as the tool and DB2 Express of IBM as the data base software. Subsequently, Accounts Section adopted Tally alongside the earlier accounts package. Accounting upto the stage of generation of monthly Trial Balance is being done from the package and preparation of Final Accounts, BRS, etc. is done manually with the help of excel spread-sheet. However, Operation Section continued to depend solely on this package and entire data base of the loan is maintained in this package till date. Details of loan issued to each PCARDB along with sanction details of each individual loan case is entered in the package. Yearly Demand of Principal and quarterly Demand of Interest data are generated from the package. Interest rate-wise loan account for each PCARDB is maintained in the package and recovery figures are entered in the respective loan account, which calculates balance and subsequent periodic Demand. Loan Sanction Order, Loan Issue Statement, various queries regarding loan accounts, etc. are also generated from the package.

In Kolkata Branch of the Bank, there is a web-based CBS package on rental basis. Data base of this branch is kept in Data Centre arranged by the existing service provider. This Branch is fully computerized. All Vouchers, monthly Trial Balance, and Final Accounts of the Branch are generated from the package.

Darjeeling District Office of the Bank works with an old standalone package with database maintained in MS Access and Visual Basic 6.0 as Front-end Software tool. Vouchers from all 4 Branches under the District Office are brought to the District Office at Siliguri and entered into the package, which generates Trial Balance as well as Final Accounts for the District Office as a whole.

All other Branches are mainly dependent on manual procedure, except some interventions through Excel and Word. BRS and NPA in Head Office and all Branches are not generated from the system and are prepared manually.

### 4 Detailed Requirements

#### 4.1 Requirement Overview

##### 4.1.1 Broad level requirement overview:

Based on existing IT Infrastructure availability, the Bank has decided to leverage backup tape libraries and network connectivity.

The Bank expects the Vendor will furnish the report & dashboards required under this RFP through the Vendor's proposed CFS. Vendor can take a stock of the details of existing hardware and software components and is expected to size and design the CFS considering the existing hardware and software available with the bank as far as possible. In case of extreme need(s) only, additional hardware / software may be arranged by the Bank at its minimum level.

This table describes but does not limit the action items required to be completed for a CFS implementation.

Sl No	Parameter/ Actionable	Vendor's Responsibility	The WBSCARDB Ltd.'s Responsibility
1	Design, size, procure / develop, implement, host, manage and the software for a Centralized Financial Solution	✓	
2	Customization, parameterization, gap identification and resolution for CFS	✓	
3	Provide the data for CFS from the source systems		✓
4	Building of interfaces / data transfer mechanism with the Bank's existing systems	✓	
5	Building of reports and dashboards to meet internal and regulatory reporting requirements	✓	
6	Provide Data Centre and Data Recovery Site, Hardware and Software within data centre and DRS and all data centre related services required for the CFS	✓	
7	Provide Backup Tape Library		✓
8	Design, size, and implement UAT/test infrastructure	✓	
19	Provide Rack for hosting CFS	✓	
10	Provide and maintain Network connectivity between end users and CFS	✓	
11	Coordinate with The WBSCARDB Ltd. or Network Team personnel for Network connectivity	✓	
12	Facility Management for CFS and associated IT infrastructure	✓	
13	Impart training to The WBSCARDB's designated personnel on CFS functional area	✓	
14	Impart training to The WBSCARDB's designated personnel on CFS technical area	✓	
15	Hand-over successfully at the end of the agreed period	✓	

#### 4.1.2 Centralized Financial Solution Hosting

The WBSCARDB Ltd. has decided the Vendor will arrange, set-up / install, maintain data centre facility for the CFS. The Vendor will also be responsible for the calculation and maintenances of the space, power and cooling requirements for the solution considering all the components procured by The WBSCARDB Ltd. and based on the business volumes shared by the Bank.

### 4.1.3 Hardware Requirements

The Vendor should size and procure / develop the hardware required for CFS based on the business volumes and in compliance of the Service Levels. The hardware sized for the CFS should have built in redundancy and be scalable. All the components within the server should be hot swappable and should incur no downtime due to component failure.

All the servers suggested should have dual power supplies. The power input to the power supplies will be from separate Uninterrupted Power Supplies which will be fed from two different power sources. In case of failure of one power supply, the second power supply should be able to take the full load without causing any interruption in services.

The Vendor will be responsible to design the backup solution and document the backup infrastructure requirements. It will be Vendor's responsibility to design an effective backup policy to back up full CFS data residing on CFS database by creating a backup library infrastructure. The Vendor will be responsible to execute regular backup jobs using the backup policy and standard operating procedures designed by them.

For Hardware Sizing:

- The Vendors need to consider vertical and horizontal scalability as the suggested hardware needs to scale based on the business volumes.
- For sizing purposes, empirical third party reports / evidence may be required in the form of benchmarks on that class of hardware with the suggested processors for the proposed CFS to accept the hardware sizing calculations.

### 4.2 Network and Security / End-to-End connectivity

The WBSCARDB Ltd. has decided to leverage the existing network and security infrastructure for the CFS network and security requirements as far as possible and wherever available. The Vendor should prepare and share an end-to-end solution architecture document detailing end-to-end network and security design, bandwidth, average latency requirements, based on the business volumes shared by the Bank, with The WBSCARDB Ltd. before commencing the implementation of the solution. The Bank expects the Vendor to design the solution to ensure that the bandwidth utilization is not more than 10kbps per user.

### 4.3 Centralized Financial Solution Requirements:-

#### 4.3.1 Key Components of CFS

- Business group structure - Reasonable number of dimensions that would support the organization structure of the Bank and data mapping to these dimensions.
- Reference data: Ability to assemble / view / operate records in multi-dimensions / combination of dimensions.
- Security - Involves Authentication, Authorization, Data access control, encryption and other security parameters for CFS data security.
- Audit trail - involves details of addition, deletion or modification of records or record information along with history of changes.
- Para 4.4 below captures the overview of the functional requirements and the detailed Scope of Work of CFS.

#### 4.4. Scope of Work and Functional Requirements

##### Head Office - Operation Section

- A. Sanction of schematic loan to PCARDBs and Branches of The WBSCARDB Ltd. at the Head Office of The WBSCARDB Ltd.

Work consists of:

- i) Creation of customer profile containing KYC compliant details, classification of borrower viz. a. Farmer (SF/MF/BF), Area of Land etc, b. Professional class like salary earner etc., Business class, Tenant farmer, lease holder, Landless Group applicant etc. In customer profile, provision should be there to mention the class of borrower (ST/SC/OBC/General), age of borrower, annual income etc.

In case of self-sanction cases provision should be there to upload the entire borrower profile by the Member Banks/ Branches

- ii) Creation of Sector (Sector like Farm, Non-Farm, Rural Housing, SCCY, SHG & JLG) & Purpose code. Provision should be there to include new sector/s and purpose/s.
- iii) Total Financial outlay of a project showing Block Capital & Working Capital.
- iv) If the project is sponsored by a sponsoring agency, then provision to record name of the sponsoring agency and type of subsidy (Front ended/Back ended).
- v) Sharing of the project cost: a) Loan component, b) Own contribution, c) Capital Subsidy both for Block Capital and Working Capital loan.
- vi) Provision to record various securities i.e. Liquid Security (cash or any other financial instruments), Land (Total area of land), Building or any other securities covered under Indian Securities Act. Provision should be there to bifurcate the securities in the term of Basic Security with its value and other Collateral Securities with its value.
- vii) Provision to enter the Applicable Rate of Interest to the Member Banks/ Branches as well as to the ultimate beneficiary.
- viii) Provision to enter Repayment Term of the loan both at Member Banks level/ Branches including moratorium period in terms of Year/ Month both for Block Capital & Working Capital Loan.
- ix) In case of self-sanction cases, provision should be there to upload the entire data containing serial no. ii to serial no. viii by the Member Banks/ Branches for ratification of self-sanction cases

On completion of the above, a report of sanction letter shall be generated mentioning the a) Loan sanction order no, b) Borrower's name, c) Total Project Cost (Block Capital, Working Capital), d) Loan Sanctioned (Block Capital, Working Capital), e) Repayment Period f) Rate of Interest etc. A single Loan Sanction sheet should generate sector wise & purpose wise separate sheets for all sanctioned cases approved in a single loan sanction meeting.

- B. Issue of loan to PCARDBs and Branches of The WBSCARDB Ltd. out of Refinance received from NABARD and its recovery. Separate ledger is to be maintained for each PCARDB. Amount deducted for IBSD shall be specified separately for each loan case.

Work consists of:

Uploading data related with disbursement of loan cases by the Member Banks and Branches. Containing the following information:-

- i) Date of sanction by the member Bank and Apex Bank with sanction order no.
- ii) Total Project Cost & Loan Sanctioned
- iii) Installment no. & amount
- iv) Date of disbursement
- v) Securities obtained i) Land security with area ii) Liquid Security (FD/Other financial instruments like NSC/KVP etc. iii) Other Basic Securities iv) Other Collateral Securities
- vi) Bond no. & date of execution of Bond  
Disbursement Certificates should be separate for each sector but may contain many borrowers with total amount
- vii) Promissory Note should be drawn separately for each sector but it should match the Interest Rate & Repayment Year.
- viii) Disbursement Certificate should contain the letter head of each Member Bank/ Branch having separate Memo no. for each sector.
- ix) The Disbursement Certificate should authenticate the installment against total Loan of a particular borrower to be linked with loan sanction order of the Apex Bank to avoid any excess drawal against a particular borrower to avoid mistake/ fraud from any corner or repetition.

- C. Issue of Advances/Loans to PCARDBs which shall be adjusted against Disbursement Certificate or cash payment within the stipulated time of repayment.

Work consists of:

- i) Validation of these data on the basis of parameters fixed by The WBSCARDB Ltd. on self-sanction power accorded to PCARDBs and Apex Sanction data.
- ii) Receiving Disbursement Certificate & auto processing
  - a) Provision to auto generate the Disbursement Certificate in Loan Issue form mentioning the interest rate, purpose and rate of Interest after authenticated by the Apex Bank in Maker, Checker & tracker form consisting of
  - b) Borrower- wise LSO no., Pronote-wise loan applied by the Member Bank/ Branch & total of Loan approved in each Sector & grand total of combined Sectors.
  - c) Provision of Adjustment of DC fully against the Loan Account or Interest Account or both mentioning the Interest rate wise adjustment for all sector loans.

- d) In place of adjustment, fresh issuance of Loan by remitting cash to the Member Banks/ Branches by the Apex Bank with details of Cash transaction (like Bank name, date and amount remitted)
  - e) In third case this may happen that DC shall be partly adjusted in loan (Loan Account or Interest Account or both) and partly remittance of cash to the Member Banks/ Branches by the Apex Bank with details of cash transaction (like Bank name, date and amount remitted)
- D. Provision of Advance (suspense) against all types of loan and provision should be there to adjust such advance fully or partly from the Disbursement Certificate.
- i) Generation of Principal Demand for each PCARDB yearly / half-yearly.
  - ii) Generation of Interest demand for each PCARDB quarterly.
  - iii) Repayment by the PCARDBs to be updated on the basis of cash repayment or adjustment against Disbursement Certificate from the concerned PCARDBs.
  - iv) Generation of reports like Demand - Collection - Balance Statement, Sector-wise/purpose-wise/PCARDB-wise Loan Sanction and Issue, Loan Outstanding, Share balance, Loan Sanction Statement for each Loan Meeting in Head Office, etc.
  - v) Generation of Demand - Collection - Balance Statement at PCARDB level and Ground Level Credit Flow Statement on the basis of data from the PCARDBs in Fortnightly Return format, to be uploaded by PCARDB concerned.
  - vi) Generation of Compiled statement on deposit mobilization at PCARDB level on the basis of data from the PCARDBs in Friday Return format, to be uploaded by PCARDB concerned.
  - vii) Generation of Compiled statement on SHG/JLG/Farmers' Club on the basis of data from the PCARDBs in prescribed format, to be uploaded by PCARDB concerned.

**E. Provision of Link of Computer Package to PCARDBs (24 Nos.)/ District Offices of The WBSCARD Bank Ltd. (with 11 Branches) in a limited way:-**

Link Requirement	Scope Of Work (SOW)
For Self-Sanction Cases as approved by BOD of the Concerned PCARDB/ Branch Committee of The WBSCARD Bank Ltd.	Document in PDF format, duly signed by competent authorities, containing the followings particulars, shall be uploaded by the PCARDBs/ District Offices of The WBSCARD Bank Ltd. : <b>A. For Schematic Lending</b> 1. BOD Meeting date where the Self Sanctioned cases were approved. 2. Serial No., Loan Case No., Name of Borrower, Address, Sector and Purpose of Loan, Sanction Order No., Project Cost, Amount Sanctioned, Total Repayment Period (including Moratorium) & Moratorium Period, Rate of Interest of Lending etc. <b>B. For Group Lending</b> 1. BOD Meeting date where the Self Sanctioned cases were approved. 2. Serial No., Loan Case No., Name of Group, Address, Total Member of Group, Sanction Order No., Amount Sanctioned, Total Repayment Period (including Moratorium), Moratorium Period, Rate of Interest of Lending etc. 3. Soft Copy uploading provision in the same Window for Interse-Agreement,

	<p>Corpus Fund &amp; Group Resolution. Format shall be downloaded from the link and duly filled in scanned copy shall be uploaded.</p>
<p>Submission of Disbursement Certificate by the PCARDBs/ District Offices of The WBSCARD Bank Ltd.</p>	<p><b>A. For Apex Bank Sanctioned Cases</b> It should be same window created by the Apex Bank with a link to The PCARDBs/ Branches of The WBSCARD Bank Ltd. for entering necessary details of disbursement in the relevant fields and online submission of the same to the Apex Bank.</p> <p><b>B. For Self Sanctioned Cases</b> Same type of window with the following additional features:</p> <ol style="list-style-type: none"> <li>1. Provision to generate Unique Identification Number (UIN) for each Borrower and UIN for Loan Sanction Order availed by the Borrower concerned for each time, at Apex Level (Like Apex Sanctioned Cases). As soon as the relevant particulars of disbursement are uploaded at PCARDB/ District Offices of The WBSCARD Bank Ltd. it is to be linked with UIN of Loan Case and the UIN of Borrower already generated at the Apex Bank level.</li> <li>2. As soon as the UIN for Loan Sanction Order for self-sanctioned cases is generated at Apex Level, it will automatically be linked with the sanction amount and Disbursed amount of that particular Loan. The purpose is to prevent any excess disbursement in a particular Loan for any further Installment/s, disbursement beyond sanction amount in self-sanctioned cases (In LTCCS, loans are generally disbursed in Installments).</li> </ol>
<p>Submission of Fortnightly Return by the PCARDBs/ District Offices of The WBSCARD Bank Ltd.</p>	<p>The window Contains the following information:</p> <p><b>A. Demand, Collection and % of Collection</b></p> <ol style="list-style-type: none"> <li>1. <b>Demand (Sector wise)[ Farm, Non-Farm, Rural Housing, SCCY, SHG, JLG &amp; Others]-</b> It contains Annual Sector-wise Demand both for Principal &amp; Interest in Overdue and Current basis with Total Demand. It will also show the corresponding last Year's Demand.</li> <li>2. <b>Fortnightly Collection</b> - It will show collection against above Demand in each Sector in each Fortnight. It will also show corresponding last Year's collection during that particular Fortnight. For Advance Principal Collection, a row to be inserted in each Sector to provide advance collection which is to be added with overall collection. The advance Principal collection of each Sector to be linked with Principal Demand for addition and in that case Demand shall increase automatically.</li> <li>3. <b>Progressive Collection:</b> It will show progressive collection against above Demand in each Sector including advance collection of Principal up to that Fortnight. It will also show Corresponding last Year's collection during that particular Fortnight and overall collection percentage up to that Fortnight.</li> </ol> <p><b>B. Lending:</b></p> <ol style="list-style-type: none"> <li>1. <b>Target of Lending:</b> Sector-wise annual Lending Target to be shown here. Corresponding last Year's Lending Target to be shown adjacent to that.</li> <li>2. <b>Achievement in Lending:</b> Sector wise Fortnightly achievement against Lending Target to be shown here. Corresponding last Year's achievement during that Fortnight also to be shown adjacent to that.</li> <li>3. <b>Progressive Lending:</b> Sector wise progressive achievement up to that Fortnight to be shown here including % of achievement against Lending Target. Corresponding last Year's progressive achievement up to that Fortnight also to be shown adjacent to that.</li> </ol>



	District Branches and also to take out Printout of the same. For non-submission of the Return by any PCARDB/ District Office of The WBSCARD Bank Ltd. , the consolidated Statement show the data of the last submitted Friday Return of the said PCARDB/ District Office of the said Year in such consolidated Statement.
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### Head Office - Accounts Section

#### a) Shares

- Share Management
- Membership Register
- Share Ledger
- Share linkage with loan
- Dividend calculation
- Report generation (Statement of Accounts, Share Certificate, Dividend Certificate, Share Register, Detail List etc.)

#### b) Financial Accounting

- Receivable & Payable Management
- Cash Management
- Voucher generation
- Budgeting
- Inter-Branch Reconciliation
- Inter-Bank Reconciliation
- Any branch banking accounting
- Report generation (Day books [Cash/Bank/Journal], General Ledger & Sub Ledger, Cash accounts, Trial balance, P/L, P & L Appropriation A/c & B/S, Budget Report etc.)

#### c) Investments

- Investment management
- ROI, Yield calculation
- Reports (Investment Register, Interest Receivable and Maturity Register etc.)

#### d) Borrowing/Refinance

- Borrowing applications
- Repayment & maintenance of borrowing accounts
- Reports generation (Borrowing Register, Repayment Schedule, Interest Payable and Cost of Borrowings etc.)

#### e) Payroll & PIS

- Employees' details and PIS including training details
- Leave & attendance
- Loans and Advances
- PF, P.Tax, Income Tax, NPS
- Bonus, Gratuity

- Monthly payroll processing
- Report generation (Pay Register, Pay Slip, Statutory Returns for PF, P. Tax, Income Tax & NPS etc.)

**The broad scope of the application software in the Branches is given below:**

**f) Loans & Advances**

- Loan Product creation (parameterized)
- Loan account creation & maintenance
- Repayment schedule generation
- Disbursement /Repayment
- Security and Bond Register
- Report generation (Statement of accounts, overdue report, Detail list, DCB, NPA etc.)
- Calculation of sector wise (Farm borrowers, SHG, etc.) claim towards Interest Subsidy and Risk Fund
- Fees and charges in connection with loans

**g) Deposits**

- Deposit Product creation (parameterized)
- Deposit account creation & maintenance
- Deposit Withdrawal
- Term Deposit Renewal
- Interest calculation
- Flexibility in regard to application of Rate of Interest on Deposits
- Report generation (Statement of accounts, Interest payable, Detail list etc.)

**Other General Functional Requirements**

- Suspense Account handling
- Alerts including the interface for SMS and Email. However, the commercials related to sending SMS and send/receive emails to a bank email id may be different.
- Waiver, Write-off & Legal
- Batch Processing (EOD and EOM)
- Access Controls and User Management
- Financial power based on authorization
- Audit trail of user actions, customer and transactions data
- Rule Engine - to create multiple levels of authorization and must be parameterised.

**Human Resource - Regular and Outsourced**

1. Complete HR Module taking care of employees' data base, leave, salary, deductions, remunerations, training etc. of regular employees and contractual engagements.
2. The Module should have a Database of all the Outsourced Personnel and Agencies including their ID Details.

**SCOPE OF WORK FOR ICMARD SOFTWARE MODULES**

**Background-**

ICMARD (The Institute of Co-operative Management for Agriculture & Rural Development) as the Training Institute of the Apex Cooperative Bank in Long Term Cooperative Credit Sector, The West Bengal State Cooperative Agriculture and Rural Development Bank Ltd., is engaged in Human Resource Development of the Cooperative Sector for last three decades. The 10 Storied Building of the Institute having about 6,000 sq.ft. on each floor along with Car Parking Area is located near Bidhan Nagar (Ultadanga) Railway Station. The place is very prominent and easily accessible from Railway Stations, Metro Rail and Airport including convenient Road Transport facilities having situated on Ultadanga Main Road.

For infrastructural amenities, ICMARD has a total of Four Air Conditioned Halls including One Auditorium having sufficient capacity of seating arrangements varying from 30 to 100 with audio visual aids. The Halls are frequently used for Training Programmes seminars and meetings. All the training programmes conducted at ICMARD are residential with boarding and lodging facilities. The hostel is frequently used also for stay in Kolkata especially by Staff of Cooperative Sector and Govt. Organisations.

Five out of 10 Floors of the ICMARD building are rented to various Government Departments, Organisations and Private Offices. The building provides logistics support for all programmes hosted by its tenants and the institute itself through a well equipped Canteen with nearly 50 seating capacity.

Apart from its own training programmes, ICMARD provides logistics and infrastructural support to training programmes, workshops, seminars, meeting etc. conducted by other organizations with all its infrastructural facilities. The ICMARD Building is the prime source of income through Non-Fund Business for The West Bengal State Cooperative Agriculture and Rural Development Bank Ltd.

**A COMPREHENSIVE SOFTWARE MODULE FOR ICMARD-**

**The Objective-**

- To distinguish the Administrative, Accounting and Training related sections and bring them under one comprehensive platform so that each and every task can be identified and executed in timely manner.
- To create an exchanging coordination between all three sections through separate Software Package Modules.
- To fully utilize the online platform through the website where applicable in case of some Administrative and Accounts related tasks.
- To simplify and smoothen the functions of the Human Resource.

**Expected Outcome Or The Deliverables**

The ICMARD Software is expected to be a combination of Three Modules.

- Namely-
- A] Administrative Module
  - B] Accounting Module
  - C] Training Module

**A] Administrative Module (ADM) - Unique Identification Number (UIN)**

All the Vendor, Parties, Individual, Beneficiaries, Organisations, Agencies, Govt. Departments etc. that are in any business relation of ICMARD should have an Unique Identification Number enlisted in the Administrative Module.

**Part- I - AMC, License and Insurance and Vendor Agreements (Shall be applicable for other offices of The WBSCARDB also)**

1. The ADM should be able to display the list of AMCs for the following Items with number and location of installation-

Sl No.	AMC Item
1	Elevator

2	Generator
3	Pump
4	Fire Pump
5	Fire Extinguishers
6	Fire Alarm System
7	AC Package Unit
8	Individual AC Machines
9	LPG Gas Bank
10	Computer Hardware
11	LED TV
12	All Hardware
13	Water Vending Machine/ Aquaguard
14	Electronic Equipments
15	Any other item as admissible

2. The ADM should be able to display the list of items for which Licensing is done or renewed by ICMARD time to time such as -

Sl No.	Licensing Item
1	Elevator
2	Generator
4	Fire License
5	Any other item as admissible

3. The ADM should display the list of items for which Insurance is to be done or renewed by ICMARD such as -

Sl No.	Insurance Items
1	Elevator
2	Building Insurance- One Umbrella
4	Cash In Transit and Cash in Safe
5	Dead Stock (if any)
6	Electronic Items (if any)
7	Computer Hardware
8	Electrical Items (if any)
9	Any other item as admissible

4. The ADM should display a list of all the Vendors having contract/ agreements for particular purpose with details.
5. THE ADM PLATFORM SHOULD DISPLAY THE DATE OF RENEWAL OR EXPIRY OF ALL THE AMCs, LICENSES, INSURANCES AND AGREEMENTS SCROLLING ON THE HOME WINDOW AT LEAST 30 DAYS PRIOR TO THE DUE DATE.

#### **Part- II- Stock Maintenance**

1. The Stock Items are to be differentiated between the following segments -
- Dead Stock Items
  - Utensils
  - Electrical Equipments
  - Computer Hardware
  - Electronic Equipments
  - Bedding Materials
  - Hostel Materials

- h. Clothing and Linen
  - i. Training Equipments
  - j. Washing and Cleaning Materials
  - k. Office Stationeries
2. All the items in each of the segment are to be displayed with the Inventory Number in a Systematic Manner. The Numbering System would be given by ICMARD on acceptance of the proposal.
  3. The ADM should display all the details of the Stock Items like- Inventory Number, Date of Purchase, Invoice Number, Challan No., Vendor Name, Amount of Purchase, CGST and SGST Amount Paid, The Party to which CGST and SGST Paid, Percentage of CGST and SGST, Balance Stock, Issue details for the Dead Stock, Utensils, Computer Hardware, Electrical Equipments and Electronic Equipments.
  4. For the items like Bedding Materials, Hostel Materials, Training Equipments, Clothing and Linen, Washing and Cleaning Materials and Office Stationeries the Date of Purchase, Invoice Number, Challan No., Vendor Name, Amount of Purchase, CGST and SGST Amount Paid, The Party to which CGST and SGST Paid, Percentage of CGST and SGST, Balance Stock, Issue details in bulks are to be mentioned properly.
  5. The ADM should be accessible for fresh entry for new items.
  6. For the items like Dead Stock Items, Utensils, Electrical Equipments, Computer Hardware, Electronic Equipments, Bedding materials, Hostel Materials, Clothing and Linen there should be a Field for entry of **Date of Disposal**.
  7. For all other Items except the Office Stationeries and Washing and Cleaning Materials, the ADM should display a section of **Disposable Items** as and when identified and entered in the software.

#### **Part- III- Booking of Halls and Guest Rooms**

1. This segment of the ADM should display Booking Status of Halls namely, Hall No.- 301, 305, 201 and 306 and Lounge with their respective seating capacity.
2. The booking platform should be accessible for entry of new bookings including the due amount receivable amount from the Party.
3. The CGST and SGST as applicable should be displayed with the details of the party.
4. The ADM should be able to generate a List of Programmes Conducted with the Details such as Name of the Party, Type of Programme, Duration, Participant Number, Booked Hall for any given period of time.
5. The Booking Platform should be accessible for new entry for Number of Guest Rooms booked including Type of Rooms (Non AC, AC, Dormitory, Suit etc.) and displayable by Party Names along with the receivable Amount for Room Booking.
6. The Booking Section should be able to generate a report of available rooms at any date.
7. THE ADM SHOULD ELECTRONICALLY GENERATE BILLS TO THE PARTIES FOR ALL THE AVAILED FACILITIES AND SERVICES LIKE HALL BOOKING, GUEST ROOM CHARGE, FOOD COST, MISCELLANIOUS EXPENSES CGST, SGST ETC.

#### **Part- IV- Rent and Taxes**

1. All the Tenants of ICMARD should have a Unique Identification Number along with Date of Agreement / Renewal of Agreement, Amount of Security Deposit, Area of Occupancy, Rent per Sq.ft., Other Charges viz. Proportionate KMC Taxes, Water Charges, Generator Charges, Lift Charges, Car Parking Charges etc.
2. The Rent Receivable from the parties should be displayed in one report including Due Date at the month end. It should give alerts for non-payment of rent by the Tenants within due time.
3. The Section should display the Water Tax and Electricity Charge Receivable from each Tenant on monthly basis.
4. The Section should display the applicable CGST and SGST, TDS made by the Tenant, details of Form 16 issued by the Tenant for each party.

5. As and when the Rent and Taxes are received and entered in the Accounting Module, effect should be simultaneously shown in this section of ADM after authentication by Authorised Employee.
6. THE ADM SHOULD ELECTRONICALLY GENERATE MONTHLY BILLS TO THE TENANTS ALONG WITH RENT AND TAX DETAILS, ELECTRICITY CHARGE, WATER TAX, CAR PARKING CHARGE ETC.

**Part- V - Statutory Taxes**

1. This section of ADM should have a list of all the Taxes to be paid in due time such as Water Tax, Corporation Tax, P. Tax, Registration Charges etc.
2. The Home Window should have a notification of the due date of the Tax.

**Part- VII - Tenders and Advertisements**

1. The ADM should keep a track record of the Published Tenders and NIQs, Date of Work Order and Status of Execution.
2. A manually operated entry platform should contain fields like Tender No., Item Details, Date of Tender, name & address of the 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> lowest Bidders and corresponding rates quoted by them.

**B] Accounting Module (ACM)-**

1. The Accounting Module of ICMARD will include all the Account Heads and Transaction protocols as specified in the present ICMARD Accounting Software.
2. The Accounting Module should be **linked to the Administrative Module** for regular transactions like Hall Rent Receipt, Guest Room Charge Receipt, CGST and SGST Incoming and Outgoing, TDS made by the Parties, TDS made from the Parties, Food Cost Received and Paid, Electricity Charge Paid and Received, Miscellaneous Receipts and Payments etc. and also for Standard Expenditures like AMC and License Renewal, Corporation Tax, Water Tax etc.
3. The Accounting Module should be able to display Vendor/ Client/ Party/ Individual/ Organization/ Beneficiary wise details of Payments and Receipts through **Unique Identification Number (UIN)** created in the Administrative Module.
4. The Accounting Module should generate a Monthly Statement for CGST and SGST Input and Output TDS made along with Vendor Details.
5. All the Transactions should have a cross checking and authentication from authorized Employee at the Day End.
6. ALL THE TRANSACTIONS ENTERED IN THE ACCOUNTING MODULE SHOULD BE GIVEN EFFECT IN THE RESPECTIVE SECTIONS IN THE ADMINISTRATIVE MODULE AFTER AUTHENTICATION.

**C] ICMARD Training Module (TRM)–**

1. The Training Module should have a Database of Participants of Training Programmes for Cooperative Bankers, SHG Members and Others with a auto generated Unique Identification Number.
2. The Participant Database will contain information such as Designation, Organisation of the Participant, Qualification, Year of Service, Mobile No., Personal Email ID and the Programmes attended in last Three Years.
3. The TRM should have a Database of the Guest Faculty Panel followed by ICMARD with the Designation, Organisation, Contact Details and Bank Account Details of the Guest Faculties.
4. The TRM should also have a Database of the Institutions and all the Client Organisations with their Contact Details.
5. The TRM should have a Database of Training Programmes conducted, Type of Programmes, Duration and Participant Number, Type of Participants, Venue, Sponsored by and other required fields.

6. The TRM should be able to generate report on the Training Programmes including the number of Trainee Days (Number of Participants X Duration of the Programme) for each programme and a consolidated statement.

#### 4.5 CFS design, size, procure / develop, implement and maintain

Vendor is required to design, size, procure / develop and implement a Centralized Financial Solution with the functionalities identified in the technical, functional and Non-Functional Requirements (as mentioned in para4.4above).

Interfaces required for the CFS need to be provided by the Vendor to ensure the satisfaction of the functional and technical requirements.

The Vendor is required to provide Facility Management Services for all the components procured by Vendor.

#### 4.6 Key Solution Requirements

From a solution perspective, the Bank prefers the architecture to at least have the following capabilities/features; the Vendor's proposed solution would also be mapped back to these requirements as part of the comprehensive evaluation.

##### **Modular and Multi-tier Architecture:**

The solution architecture of the system should be open and multi-tiered (e.g. presentation layer, business logic layer and data layer as independent tiers with well-defined interfaces between the layers to enable loose coupling) with a modular object oriented component based design using the latest cutting edge technology. The software solution should be independent of any hardware and operating systems.

##### **End to End Architecture:**

The CFS should have a complete end to end IT architecture covering the following architectural domains in detail;

- End to end solution architecture
- End to end Infrastructure architecture namely, hardware, storage, etc
- End to end Security architecture

##### **Scalability:**

The solution should be highly scalable to support very large volumes in terms of number of transactions, controls, etc. The system should have dynamic or rule based ability to scale the system within servers, across servers without inherent bottlenecks and code changes. The system shall have ability to scale across data centres without affecting the performance. The system shall have ability to add and utilize nodes, CPU, RAM and Storage dynamically without affecting the system performance. The system shall have ability to load balance, across servers and inherent design bottlenecks that would stop it from scaling.

**24 X 7 X 365 availability:**

The system design and deployment architecture should be such that the system is available to users 24 X 7 X 365 days a year without any down-time.

**System Access Regulation:**

The system should have an option to set and control the time window during which end users are allowed to access the CFS, e.g. end user shouldn't be restricted by accessing the CFS during business hours i.e., say, between 8 AM to 8 PM and more. The CFS administrative user should be able to modify the time for any users' profile.

**Security:**

Solution must be secured and conform to The WBSCARDB Ltd.'s data security guidelines. The software should have high standards of built-in security to support the following:

- Authentication
- Access control management
- Session management to ensure that the users get to access only that data for which the user is authorized, e.g. a Regional Manager should see data of his region only
- Data access control
- Authorization - The user should be able to invoke an action according to permission granted to him and according to business logic rules.
- Log maintenance and monitoring.
- Encryption - the data should be encrypted when being transmitted across network.
- Maker/Checker functionality
- Digital Certificates

**Implementation:**

It should be possible to implement the software module-wise based on the business requirements. It should be possible to implement the solution in the following environments:

- Development environment - for development of changes to the software configuration and software code. Typically such an environment is maintained by the software supplier.
- Test (UAT) environment - for user acceptance testing of changes / enhancements in the software configuration and code. It should be possible to move the software configuration and code changes using front end automated processes and not through manual copying of code. There should be proper versioning and change control procedures built in the application to ensure integrity of the software and to build a proper audit trail of all change management.
- Training Environment - this is an environment for training The WBSCARDB Ltd. personnel who will be using CFS
- Production environment - this is the live production environment where all master data resides and The WBSCARDB Ltd. authorities would access the same for transaction, user creation, report generation, etc.

- Disaster recovery Site - Disaster recovery Site contents the copy of Production environment and will be used in case when Production environment is not available.

**Upgrades and Change Management:**

The system upgrades should be possible without affecting the existing desirable functionalities.

**Audit Trails:**

All actions and activities performed within the system should have a full audit trail that not only simplify troubleshooting and problem resolution but also provide an audit document to pinpoint accountability. The application architecture should also provide for easy drill down and scale up of information. Business logic should be available and verifiable "as of" a particular point in time to support comprehensive auditing requirements. There should also be proper audit trail of addition, deletion, modification, activation, deactivation etc. of users and their system rights. In addition, there should also be proper audit trail of addition, deletion, modification, at the record level showing the changes, users, dates and time stamp.

**Drill-Down Views & Reports:**

With an initiative to have a collaborative view particularly for the Top Management, the CFS related reports/dashboards for top management should be published through some tailor-made / of-the-self tool. Thus, the system should be able to provide the CFS related data to this tool for top management reporting purpose. The Centralized Financial Solution system needs to be integrated with this tool to provide seamless access to reports based on the specific user profile. The Vendor is required to provide all the data formats, mapping etc. required for the bank to develop their reports/dashboards through the tool.

On the other hand, the CFS will provide the rest of the reports and dashboard (the ones not used by the top management).

**Load and Performance Requirements:**

The system should be capable to handle huge volumes of records and should consistently perform with growing volumes. The system should provide fast and steady response times (Quality of Service). The maximum user response time should be less than 5 seconds and average response time should be less than 2.5 seconds. The speed and efficiency of the system should not be affected with growing volumes, especially during account opening, search operations, MIS, online processes and batch processes. The system should be operational with good response time using low bandwidth less than 10Kb per user. The CFS should be specially designed to function in low WAN bandwidth (64 Kbps VSAT link, 256 Kbps Leased line etc) connectivity scenarios.

**4.6.1 Gap Identification and Resolution**

The Vendor will be responsible for gap identification and resolution so as to:

- Provide all functionalities as mentioned in the Functional requirements and Technical Solution requirements as mentioned in para 4.4 above.

- The Vendor will provide the Bank with the gap identification report along with the necessary solutions to overcome the gaps and the time frames.
- The Vendor will ensure that all gaps identified at the time of system testing will be immediately resolved.
- The Vendor will ensure that they have the necessary infrastructure and trained personnel in place to resolve all the gaps within the time lines agreed, for the implementation and roll out.
- The Vendor will ensure that gaps pointed out by the audit and inspection team, statutory and regulatory bodies, or any other third party agency engaged by the Bank, will be immediately resolved.
- The Vendor shall resolve gaps by customizing the proposed solution by way of modifications / enhancements, as necessary.
- The Vendor shall provide all statutory, regulatory and adhoc MIS (Management Information System) and EIS (Executive Information System) reports as required by the Bank in the desired format.
- The Vendor shall provide for all subsequent changes to reports as suggested by the Bank, statutory and regulatory bodies from time to time at no additional cost to the Bank.
- The Vendor will give adequate time to the Bank for reviewing the gap report.
- The Vendor will incorporate all the suggestions made by the Bank to the gap report.

The cost of all customizations as mentioned above is required to be included in the Commercial Bid and the Bank will not make any additional costs for such effort. While costing the customization effort required, the Vendor should exclude the effort required from the Bank's side.

#### **4.6.2 Parameterization / Customization of software**

The Vendor shall be responsible for accuracy of the parameters set according to business needs of the Bank.

The cost of all customizations is required to be included in the Commercial Bid and The WBSCARDB Ltd. will not make any additional costs for customization throughout the term of the contract if the same has been specified as a requirement of The WBSCARDB Ltd. in this Tender.

The Vendor should ensure that the quality assurance and development standards outlined in the development methodology are adhered to and required functionalities/reports related to same are generated and shared with The WBSCARDB Ltd. team on regular basis.

Enhancements provided by the Vendor would include changes in the software due to Statutory and Regulatory changes and changes required due to changes in industry practices in India or any other requirements of the Bank, which will need to be provided

at no extra cost to the Bank for the entire period of the contract. It will also include all the functionalities mentioned in the Functional Requirements as mentioned in the para 4.4 above.

#### 4.6.3 Testing

The WBSCARDB Ltd. proposes to conduct a “User Acceptance Test” (“UAT”) to ensure that all the functionality requested by The WBSCARDB Ltd. is available and is functioning accurately as per the requirements of The WBSCARDB Ltd.

The Vendor will convey to The WBSCARDB Ltd. that all the customizations and development works required to make the CFS fully operational, as agreed upon and signed off by The WBSCARDB Ltd. are completed and the solution is ready for testing.

The Vendor will set up the test systems and install the applications including the customizations, parameters as per The WBSCARDB Ltd.’s H.O. and its Branches’ requirement which will accommodate a minimum of 10 concurrent users for the CFS. The Bank expects the test environment to be available at all times, for the purpose of testing. The Vendor is expected to develop, implement, commission and maintain the requisite test and development infrastructure including, operating system and database for the CFS offered by the Vendor. The WBSCARDB Ltd. shall not pay any additional amounts to the Vendor for the purpose of creating the test environment.

The Vendor will assist The WBSCARDB Ltd. in preparing test cases including the test data to support all the Business scenarios. The Vendor should dedicate resources for this to work with The WBSCARDB Ltd. project team.

The Vendor will assist The WBSCARDB Ltd. in conducting all the tests and analyzing / comparing the results.

Vendor shall provide adequate resources for trouble-shooting during the entire UAT process for The WBSCARDB Ltd.

Any deviation/discrepancy/error observed during the testing phase will be formally reported to the Vendor and the Vendor will have to resolve them immediately or within 2 days, depending on the criticality of the issues.

The Vendor will be responsible for maintaining appropriate program change control and version control for all the modifications/enhancements carried out during the implementation/testing phases.

The Vendor will be responsible for providing and updating system & user documentation as per the modifications.

All errors, bugs enhancements / modifications required during and after testing will be immediately resolved by the Vendor, and sign - off from the same will be obtained from The WBSCARDB Ltd. However, workaround solution should be provided on the same day with the approval of The WBSCARDB Ltd prior to implementing the work around, in respect of errors and bugs affecting the functioning of The WBSCARDB Ltd.

The Vendor will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues addressed in a timely manner to the satisfaction of The WBSCARDB Ltd.

The vendor will be responsible for conducting application functionality test to verify that all system elements have been properly integrated and that the system performs all its functions.

The Vendor shall carry out Performance testing of the application to ensure that the application meets the performance requirements and should submit the report to the Bank.

#### 4.6.4 Training

The Vendor shall be responsible for training The WBSCARDB Ltd. employees in the areas of implementation, operations, management, error handling, system administration etc on the CFS.

The types of trainings that the Vendor is at least expected to provide are:

- Executive Awareness Program - One for The WBSCARDB Ltd.
- Core Team Training - 2 Batches; Trainees per Batch 3
- Train the Trainers - 1 Batch - Trainees per Batch 3
- End User Training - 3 Batches - Trainees per batch 5
- Technical Training- 1 Batch - Trainees per batch 3
- Report Generation- 1 Batch - Trainees per batch -3
- Auditing - 1 Batch - Trainees per batch - 3

The training should at least cover the following areas:

- i. Functionality available in the solution;
- ii. Customization / Parameterization;
- iii. Impact Analysis;
- iv. Auditing techniques;
- v. Advanced trouble shooting techniques;
- vi. Deployment of various modules like transaction, monitoring, testing, breach reporting etc. provided as part of the solution;
- vii. Techniques of generating various MIS reports from the solution provided;
- viii. Development and deployment of new functionalities using the proposed solution;
- ix. System & Application Administration

The WBSCARDB Ltd. will be responsible for identifying the appropriate personnel for all the training requirements.

The Vendor is expected to conduct an Executive Awareness Program for the senior level management team of The WBSCARDB Ltd. for 2 days.

The WBSCARDB Ltd. expects all trainings to be conducted at The WBSCARDB Ltd. premises.

The Vendor will be responsible to install the required applications / systems, training server at DC and also ensure connectivity to the training server, for the purpose of training at the training centres. The training environment at the data centre should support minimum 10 concurrent users. The WBSCARDB Ltd. expects the training environment to be available to The WBSCARDB Ltd./ICMARD at all times, for the purpose of training.

The Vendor will impart training to the designated employees (The WBSCARDB Ltd. will share the list of employees) of The WBSCARDB Ltd. on the CFS prior to the solution going live. The Vendor must ensure that proficient personnel conduct the training at the respective training centres identified for the same. The Vendor should ensure that the end user training is scheduled and completed at least two weeks prior to the solution going live.

The Vendor will be responsible for providing the users with the requisite training material in both hard, soft copies, e-learning courseware at least for the core team training, technical training, end user training and train the trainers. The onus of preparing the training material will be on the Vendor.

The Vendor will be responsible for preparing, circulating and collecting training feedback forms from the participants.

The feedback forms will be prepared by the Vendors, reviewed and given to The WBSCARDB Ltd. The changes, if any, suggested by The WBSCARDB Ltd. should be incorporated and implemented by the Vendor.

The Vendor will provide a detailed training schedule to The WBSCARDB Ltd. for review and sign-off prior to commencement of the training including the training material.

The Vendor needs to ensure that the trainers have adequate domain knowledge, a minimum two year work experience and sufficient experience on the proposed CFS.

#### **4.7 Facility Management Services**

##### **4.7.1 Services to be covered**

This section describes, but does not limit, the services required by the Bank for the CFS proposed as part of this RFP at the Data Centre & Disaster Recovery Site.

The Bank intends that the contract which is contemplated herein with the Vendor shall be for a period post goes live, and shall cover all deliverables and services required to be procured or provided by the Vendor during such period of contract. The Vendor needs to consider and envisage all services that would be required in the maintenance of the facilities. Facility Management (FM) for all purposes means all Annual Maintenance Contract (AMC), warranties, ATS (Annual Technical Support) for the applications and interfaces provided, quoted and developed by the Vendor and all other costs necessary and incidental for the maintenance and support of the infrastructure and equipment.

The Vendor is expected to develop a methodology for conducting the FM (Facility Management) for The WBSCARDB Ltd. based on the requirements. The vendor should

provide FM engineers having experience in setting up and management of the CFS at the bank location as and when problems are encountered by the bank need to be resolved.

The Vendor shall undertake performance improvement measure for the solution until the solution meets the required solution related performance service levels. After a period of a 'launch phase' the Solution shall be required to comply with the Service Level Agreements. Facility Management Services would commence post signoff of the launch phase implementation only. The Vendor shall be required to submit an undertaking to The WBSCARDB Ltd. on formally complying with the SLAs in order for the solution to be finally accepted for future allocation of transactions.

The Facility Management services would at least include:

- Software maintenance including Updates/Upgrades/New releases/New versions
- Maintenance of DR & DC.
- Warranty.

The Vendor shall provide a detailed methodology for providing each of the above service.

The Vendor will be solely responsible for providing and maintaining all services as mentioned above for all third party Support applications quoted by the prime Vendor as a part of the proposal.

#### **4.7.2 Scope of Services**

##### **4.7.2.1 Software Maintenance**

The Software Maintenance and Support Services contemplated herein shall be provided for all Licensed Software implemented by the Vendor for the period of 3 years. The CFS vendor shall render both on-site and off-site maintenance and support services to the Bank to all the designated locations. The Vendor shall provide remote trouble shooting / customer support mechanism at its premises. The Maintenance and Support Services shall be provided for all the locations where the CFS has been implemented.

The Vendor may from time to time release Updates/Upgrades/New releases/New versions and notify the Bank about the same. The Vendor agrees that all such Updates/Upgrades/New releases/New versions, as and when released during the term of warranty or AMC shall be provided to the Bank at no additional cost or fees or expenses including implementation cost. The Vendor is expected to ensure that customizations already done are carried over successfully to the new/updated version.

All product modifications including minor changes, bug fixes, error resolutions and minor enhancements that are incidental to proper and complete working of the CFS, should be provided by the Vendor to the Bank free of charge.

#### 4.7.2.2 Maintenance of DR & DC

The Vendor will be responsible for total maintenance of DR & DC effectively.

#### 4.7.2.3 Warranty

The Vendor shall be fully responsible for the warranty of all equipments, accessories, spare parts, software, etc. against any defect arising from design, material, manufacturing, workmanship or any act or omission of the manufacturer and/or Vendor and any defect that may develop under normal use of supplied equipment during warranty period. During the Warranty period of equipment, vendor shall not assign any kind of maintenance like software, up-gradations etc. related to this equipment to any third party.

Warranty should cover updates/maintenance patches/bug fixes (available from the original software Vendor) for system software & firmware patches/bug fixes, signatures, if any, for hardware.

The warranty clause is applicable only to those components supplied by the Vendor as part of this RFP. Warranty of components supplied under this Tender will only start after successful acceptance testing for that component is completed.

#### 4.7.3 Service Desk

The Vendor will be provided access to the Bank's service desk solution in which the end users will log tickets related to the CFS. The Bank's L1 resource will forward the tickets to the CFS Vendor and the Vendor will be required to respond to the tickets and resolve the issues in compliance with the SLAs.

### 4.8 Project Documentation and Manuals

The Vendor shall create and maintain all project documents that would be passed as deliverables as per the agreed project timelines. The documents created by the Vendor will be reviewed and approved by the The WBSCARDB Ltd. The WBSCARDB Ltd. would also approve any change required to these documents during the course of the project.

The project documents include but are not limited to the following:

- Inception Report containing the Detailed project plan.
- Functional Requirement Specification.
- System Requirement Specification.
- All Test Plans, Test Cases, Test Input data set and Test Results.
- Training and Knowledge Transfer Plans.
- Roll Out Completion Report.

- SLA and Performance Monitoring Plan.
- Issue Logs.

The Vendor shall submit a list of deliverables that they would submit based on the methodology they propose. The Vendor shall prepare the formats/templates for each of the deliverable upfront based upon industry standards and the same will be approved by The WBSCARDB Ltd. prior to its use for deliverables. All methodology and documentation shall conform to the standards like CMM/CMMI, wherever applicable. All project documents are to be kept up-to-date during the course of the project.

#### **Application Manuals**

The Vendor would prepare the necessary manuals for CFS and training materials including (but not necessarily limited to):

- Technical/Operations manual for applications in English.
- User manuals for application in English.

The Vendor shall maintain a log of the internal review of all the deliverables submitted. The logs shall be submitted on request. All project documentation shall conform to the highest standards of software engineering documentation. All the manuals and training materials will be provided in two sets of hardcopies and two sets of softcopies on separate CDs/DVDs.

#### **4.9 Acceptance of Solution**

The Acceptance of the solution shall be provided by The WBSCARDB Ltd. only after the following conditions have been met successfully to the satisfaction of The WBSCARDB Ltd.

- ✓ Successful Launch Phase implementation of the CFS to Primary DC site, to the extent necessary for meeting the desired objectives.
- ✓ Successful operation for Head Office, and at least 2 Branches (in the context of the Bank) after complete rollout of the system meeting the Services Level Agreement as agreed between The WBSCARDB Ltd. and the Vendor at the time of signing of contract.
- ✓ Completion of all the documentations required as part of this RFP.
- ✓ Installation and Configuration of all the components of the solutions including hardware, software, Storage, accessories to the satisfaction of The WBSCARDB Ltd. at both the sites and successful testing of all components.
- ✓ User Acceptance Testing achieves a satisfactory outcome based on the mutual agreement between The WBSCARDB Ltd. and the vendor.

The following is the indicative acceptance criteria for some of the deliverables and work products

Acceptance criteria for CFS:

- ✓ Successful testing / re-testing of all the application test cases.
- ✓ Adherence to the acceptance test cases developed for each requirement of CFS Component.

- ✓ Review and acceptance of all the application deliverables including documentation.
- ✓ Successful adherence to SLAs on SLA testing/measurement undertaken.
- ✓ Successful execution of the application related training to all identified users.
- ✓ Successful go-live and closure of all incidents of the solution.

Acceptance criteria for Documented Work Products/ Deliverables:

- ✓ Finalization of expected contents of work product with The WBSCARDB Ltd. prior to submission of draft document.
- ✓ Submission of draft document for The WBSCARDB Ltd.'s review after sufficient internal review by the vendor.
- ✓ Closure of review comments from The WBSCARDB Ltd. within the timelines stated
- ✓ Acceptance of revised draft(s) by The WBSCARDB Ltd. based on adequacy and quality of the final submission.

## 5 Project Plan and Timelines

The project shall commence with the preparation and demonstration of the solution in the form of a solution demonstration. The Vendor shall submit the final Functional Requirement documentation based on the outcome of the solution demonstration. The Vendor shall simultaneously advise the Bank for keeping ready for installation and configuration of the hardware for the solution. On completion of the same, the acceptance testing on the solution shall be undertaken and after completion of the configuration the acceptance testing on the solution shall be undertaken and the project handover shall happen. On attaining this milestone, the measurement of SLA shall be undertaken by The WBSCARDB Ltd. and the solution shall commence formal adherence to the Service Level Agreement for Solution related performance levels whereby the Vendor shall submit a formal undertaking on SLA compliance. The Vendor is expected to follow the schedule as Mentioned below.

### Launch phase Implementation

The Bank expects to Go Live within 6 months from the date of signing of the Contract/Purchase Order, this period would be termed as the 'Launch Phase'. As part of this Launch Phase the vendor will be expected to deploy the solution at the selected locations, i.e., Siliguri, Purulia, Burdwan, Kolkata Branch, ICMARD and Head Office of the Bank. During this period, the CFS will be monitored closely by the Functional/Hardware/Network/SecurityTeams of the Bank with the assistance of the Vendor to ensure compliance to the SLA, T&C and requirements of this RFP. This review period will be for a period of 15 days. The Bank will conduct a series of reviews/tests on the IT infrastructure of the CFS solution to ensure compliance to the stated Performance, Availability and Utilization. This Phase will be considered as complete, once the Bank provides a signoff to the Vendor. Any deviation observed during this Phase by the Bank would need to be rectified by the Vendor within a period of 10 days or period mutually agreed between the Bank and the Vendor. On successful completion of this Phase, the CFS may be rolled out to the rest of the locations. The Vendor should ensure that they factor full time resources for this period to assist the Bank to conduct the review.

Week 1 is T+ one week from the Date of award of Contract/Purchase Order from The WBSCARDB Ltd.

Project Deliverable		Approximate Duration (Weeks)	Start Date	Finish Date
Project Charter		2 Weeks	Week 1	Week 2
Installation (Test/Production)		5 Weeks	Week 2	Week 6
Business Requirements		7 Weeks	Week 3	Week 9
<b>Implementation</b>				
Data Collection (3 assessment units per Week)		8 Weeks	Week 10	Week 17
Design & Configuration Report/Dashboard		5 Weeks	Week 11	Week 15
Data Load & Customize Design (Based on Agreed Solution demonstration)		5 Weeks	Week 13	Week 17
UAT Testing & Report		5 Weeks	Week 15	Week 19
Launch Phase		2 weeks	Week 20	Week 21
Go Live		1 Week	Week 22	Week 22
Project Handover Report		2 Weeks	Week 23	Week 24

## 6 Eligibility Criteria

I	Financial and other requirements of the Vendor	Supporting required
1	Should be a public / private limited company registered in India.	Certificate of Incorporation
2	The Vendor should have been in existence for a minimum period of THREE years in India (on the date of issue of RFP)	Certificate of Incorporation
3	Should have a minimum turnover of INR 5.00 crore per annum during last TWO Financial Years.	Audited Financial Statements for the last two financial years of the entity submitting the Certificate of Incorporation
4	Should have at least one of the following	Copy of certifications

	accreditations / certifications ISO 27001, SEICMM 4 or above, BS 7799.	
5	Should be registered for P.F. and E.S.I. facility	Copies of Registration Certificate
6	Should be a profit making firm/ company for the last three years and should be financially sound	Registration Certificate & Balance Sheet for the last 3 years from 2016-2017 to 2018-2019
<b>II</b>	<b>Proposed Solution Credential</b>	<b>Supporting required</b>
7	The tie-up/partnership with the above proposed Solution must be in existence for a minimum period of THREE years (on the date of issue of RFP)	Letter/Contract/Agreement of tie-up/ partnership between the System Integrator and the Solution Vendor.
<b>III</b>	<b>Vendor Capability</b>	<b>Supporting required</b>
8	Should have its own proven Integrated Banking or Financial Solution, which should be currently running successfully for at least <b>three years</b> in Public Sector Banks / Public Sector Financial Institutes / State or District Central Cooperative Banks / Urban Cooperative Bank /any Primary Cooperative Credit Society.	Certification of such projects / Relevant Credential Letters regarding successful implementation and maintenance from at least 2 organizations

The Vendors are required to comply with the CVC circular 03/01/12 (Commission's Circular Nos 12-02-06-CTE/SPI(I)-2 dated 7.01.2003).

### General Eligibility Criteria / Competencies

- a) Excellent I.T. skills and project management skills.
- b) Ability to juggle priorities and deadlines and perform well under pressure.
- c) Ability to respond quickly to the maintenance requirement in the post commissioning phase.
- d) Awareness on the latest technologies.
- e) The bidder should have an established local support centre in Kolkata and should have adequate number of employees in that location.

## 7 Responses to RFP

### 7.1 Technical Offer

The submissions need to be made uploading the scanned copies of the proposal with all supporting documents on <https://wbtenders.gov.in> the e-Procurement System of the Government of West Bengal, on or before 17:00 hrs (Indian Standard Time) on 14/08/2019. The authorized signatories of the Vendor should initial on all pages of the proposal. Find below the Submission Checklist, which can be used as a checklist to ensure that the minimum required details are submitted.

## SUBMISSION CHECKLIST

Sl. No.	Section Heading	Check
1	Relevant supporting based on the eligibility criteria defined in Para 6 above	
2	Duly stamped and signed copy of the Technical Offer cover letter by the Vendor	
3	Duly stamped and signed copy of the Conformity Letter agreeing to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents. Including the changes made to the original tender documents issued by WBSCARDB.	
4	Duly stamped and signed copy of the DC & DR Service Provider Authorisation Form / Letter	
5	Duly updated Functional requirements by the vendor	
6	Duly updated Technical solution requirements by the vendor	
7	Vendors to provide details about their company and on the key personnel committed to be deployed on this project.	
8	Duly updated based on the Facilities Management methodology proposed by the vendor.	
9	Vendor to update based on the personnel deployment proposed from the Vendor side as the Application Service Provider.	
10	Vendor to provide a list of LAN port requirement and other parameters	
11	Product Brochures	
12	Executive Summary	
13	Technical Write-up on the methodology	
14	Relevant experience of Prime respondent as required in section 6 above	

## 7.1.1 Contact Details for Responding / Query to the Proposal

**Postal Address;**

The WBSCARD Bank Ltd.  
 1<sup>st</sup>, Floor,  
 25D, Shakespeare Sarani,  
 Kolkata- 700 017

**RFP Contact Persons In The WBSCARDB Ltd.**

- i) Shri Saibal Ranjan Choudhury, Assistant General Manager (Administration), Phone No. 9749047596  
 ii) Shri Anirban Choudhuri, Manager, Kolkata Branch, Phone No. 9231566899

## 7.2 Proposal Format

The Vendor's proposal must effectively communicate their solution and be formatted in the specified formats in order for The WBSCARDB Ltd. to assess the alternatives. The proposal should contain the details as requested in this Tender. The Vendor may refer to Submission Checklist above.

## 7.3 Commercial Offer

The Commercial Offer ('C.O.') should give all relevant price information and should not contradict the Technical Offer ('T.O.') in any manner. Commercial offer will be in the process of e-Tendering and will have to be uploaded in the said website, i.e. <https://wbtenders.gov.in>.

The format for Commercial / Financial offer is as follows:

### Format for Financial Offer

Please provide detail financial implication to the organization with breakup.  
 (All prices/rates quoted must comply with the terms and conditions)

Sl. No	Item Description		Rate quoted in Rs. (Without any Tax)	Total in Rs.	Remarks (if any)
1	One Time Payment for Development, Implementation & Hosting of Centralized Financial Solution.	Head Office			
		Each Branch			
		ICMARD			
2	Maintenance of the solution for 3 years including DC & DR on per Branch per Month basis	Head Office			
		Each Branch			
		ICMARD			
3	Handholding support for 7 days after the software goes live.	Head Office			
		Each Branch			
		ICMARD			
<b>Grand Total</b>					

## 8 Evaluation Methodology

### 8.1 Introduction

The WBSCARDB Ltd. would be entrusting several critical activities to the Vendor. This would entail a lot of demands from the Vendor and therefore, this selection needs to consider the financial standing and soundness of such a Vendor besides the technical capabilities and

credentials, to withstand the vagaries of the external environment and support The WBSCARDB Ltd. in its endeavors for a fairly long period of time.

The evaluation will be a *three-phase* process:-

- Phase 1 - Eligibility Criteria
- Phase 2 - Proposal Evaluation
- Phase 3 - Commercial bid Evaluation (e-Tender)

The Evaluation of the various options present to The WBSCARDB Ltd. to identify the best Technology / Application solution for their CFS is based on the following broad parameters:

- Ability to meet detailed Functional Requirements
- Ability to meet detailed Technical Requirements
- Implementation Capabilities
- Facilities Management Capabilities
- Business ease & Total Cost

The WBSCARDB Ltd. would use an internal scoring mechanism to score each of the RFP responses with appropriate apportionment of scores as mentioned in para 8.3 below:-

## 8.2 Phase - 1 Eligibility Criteria

The Vendor needs to comply with all the eligibility criteria mentioned in **Para -6** above. Non-compliance to any of these criteria would result in outright rejection of the Vendor's proposal. The Vendor is expected to provide proof for each of the points for eligibility evaluation. Any credential detail mentioned and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labeled and segregated in the respective areas. There is no restriction on the number of credentials a Vendor can provide.

The decision of the Bank would be final and binding on all the Vendors to this document. The Bank may accept or reject an offer without assigning any reason what so ever.

## 8.3 Phase - 2 Proposal Evaluation

The evaluation will be done on a total score of 100

Sr. No.	Evaluation Parameter	Detailed Score	Max Score
A	Solution Capability and Approach		75
A1	Functional capability		40
A1.1	Computed based on scores awarded to responses stated in Functional Requirements	16	
A1.2	Proof of concept - Detailed scenarios for the same will be shared at a later date. (8.3.1)	24	

<b>A2</b>	<b>Technical capability</b>		<b>28</b>
A2.1	Computed based on scores awarded to responses stated in requirements in Technical Solution Requirements	10	
A2.2	Technical Presentation and responses to evaluating committee's questions	18	
A2.2.1	End to End Solution Architecture and Design	8	
A2.2.2	Logical & Deployment Diagram and related details	5	
A2.2.3	Interfacing approach, checklist and workflow management	5	
<b>A3</b>	<b>Implementation and project management methodology</b>		<b>7</b>
A3.1	Project Plan	2	
A3.2	Implementation Methodology	5	
<b>B</b>	<b>Relevant experience of Prime Respondent</b>		<b>10</b>
<b>C</b>	<b>Key Personnel - Adequacy of qualification and experience of:</b>		<b>8</b>
A	Project Director	3	
B	Compliance Implementation Module leads ( Business Analyst)	3	
C	Technology Lead	2	
<b>D</b>	<b>Facility Management Services</b>		<b>7</b>
<b>Total</b>			<b>100</b>

### 8.3.1 Proof of Concept (POC) Evaluation Criteria & Scoring Pattern

The WBSCARDB Ltd. will provide a set of business scenarios and requirements. The Vendors will have to configure and demonstrate the system capability to execute the business scenarios and produce the required outputs successfully.

The Vendors would also be expected to provide a walk-through of the proposed solution highlighting the features and capabilities.

This will also enable the Bank to understand the solution's features and fit with the proposed architecture, and identify the level of customization required. Vendors will have to bear the expenses involved in such an exercise.

The WBSCARDB Ltd. would decide the location for conducting the Proof of Concept.

The WBSCARDB Ltd. will communicate a date, time and location to all qualified Vendors any time after the last date for submission of proposals.

The evaluation will be done on a total score of 24.

POC Demonstrated will be evaluated on the following basic criteria:

- **Quality** of the proposal (novelty and progress beyond the state-of-the-art): Novelty refers to innovative aspects of the proposal not covered by similar demonstrative activity.
- **Impact** (potential for application): Impact refers to the extent to which the expected results influence and drive a specific technology branch and the

organisation at large. The impact section may be supported by an operational plan and maintenance indicators. Expected applications are those commercial and industrial practices realistically within the reach of the project outcomes.

- **Implementation** (work plan, schedule, risk assessment).
  - Each of the criteria is scored up to 8 points.
  - The minimum threshold for each criterion is 5 points.
  - The cumulative threshold for the proposal to pass the next evaluation stage is 15 points.

The results of the selection will be registered in the Evaluation Report, including the ranking of scores. If two POCs happen to have the same score, they will both pass to the next evaluation stage.

**PoC Evaluation Procedure**

<p><b>1.Quality</b>  <i>Note:</i> The following aspects will be taken into account:</p>	<p><b>Score 1:</b>                   Threshold 5/8</p>
<ul style="list-style-type: none"> <li>▪ Clarity and pertinence of the objectives</li> <li>▪ The extent to which the proposed work is beyond the state-of-the-art, and demonstrates innovation potential (e.g. ground-breaking objectives, novel concepts and approaches, new products or services)</li> </ul>	
<p><b>2.Impact</b>  <i>Note:</i> The following aspects will be taken into account:</p>	<p><b>Score 2:</b>                   Threshold 5/8</p>
<ul style="list-style-type: none"> <li>▪ The extent to which the outputs of the project would enhance innovation capacity, create new environment in terms of work-flow / process, efficiency of the users and Bank as a whole, strengthen competitiveness and bring other important benefits for Bank.</li> <li>▪ Quality of the proposed measures to disseminate and exploit the project results, including management of Intellectual property rights (IPR)</li> </ul>	
<p><b>3.Implementation</b>                  (Assessing the operational capacity of applicants to carry out the proposed work)  <i>Note:</i> The following aspects will be taken into account:</p>	<p><b>Score 3:</b>                   Threshold 5/8</p>
<ul style="list-style-type: none"> <li>▪ Soundness of the concept, credibility of the proposed methodology in terms of meeting specific operational</li> </ul>	

needs.	
<ul style="list-style-type: none"> <li>Quality and effectiveness of the work plan, including extent to which the resources assigned to work packages are in line with their objectives and deliverables; budget plan and schedule.</li> </ul>	
	<b>Total score:</b>

**Interpretation of scores:**

Scores must be in the range 0-10. Evaluators will be asked to score proposals as they were submitted, rather than on their potential if certain changes were to be made. When an evaluator identifies significant shortcomings, he or she must reflect this by awarding a lower score for the criterion concerned.

<b>0</b>	The proposal fails to address the criterion or cannot be assessed due to missing or incomplete information.
<b>2 - Poor</b>	The criterion is inadequately addressed, or there are serious inherent weaknesses.
<b>3 - Fair</b>	The proposal broadly addresses the criterion, but there are significant weaknesses.
<b>5 - Good</b>	The proposal addresses the criterion well, but a number of shortcomings are present.
<b>7 - Very Good</b>	The proposal addresses the criterion very well, but a small number of shortcomings are present.
<b>10 - Excellent</b>	The proposal successfully addresses all relevant aspects of the criterion.

**8.3.2 Technical Evaluation**

**Technical Proposal Evaluation**

The evaluation of the Technical Proposals will be done by the Bank on the basis of Technical Requirements vis-à-vis products offered analysis in relation to:

- Completeness of the Technical Bid in all respects and availability of all information/details asked for in the RFP.
- The compliance mentioned by the Vendor to the application architecture requirements. It is the sole discretion of the Bank to disqualify a Vendor if that Vendor is unable to comply with the requirement set in this document.
- Point to point conformity of the equipment offered to the technical requirements provided in the Technical and Functional RFP.

**Technical Presentation**

The Bank may require the Vendors to make presentations regarding the various aspects of the proposed solution. This process will also enable the Bank to clarify issues that may be identified from the Vendors’ response to the RFP.

**8.3.3 Relevant Experience of Respondent**

This section is to score the relevant experience of the vendor in similar implementations. The details of the scoring are as per following table:

Sl.No	Detailed Requirements	Support Requirements	Scoring Methodology	Maximum Marks
1	Credentials of implementations of Centralized Financial Solution (CFS) in a bank anywhere in the world, having more than 25 Branches	Vendor to provide client reference letter or contracts	Marks for each reference letter/contract -2 marks Two or more reference letters/contract -4 marks	4
2	Vendor must have the experience of designing, procuring, implementation and management of an Centralized Financial Solution in Banks in India, involving hardware and software encompassing at least the following modules: I. rules engine, II. reporting, III. workflow, IV. document management	Vendor to provide client reference letter or contracts	Marks for Bank reference letter/contracts -3 marks  No letter/contract - 0 Marks	3
3	Vendor must have minimum 3 expert level trained and Certified Personnel across India and should provide the details of these personnel with their training & certification details, identified for executing the scope of work as detailed in the bidding document.	Details of expert level trained and Certified Personnel across India with supporting documents	Less than 3 - 0 marks 3 trained and certified personnel of OEM - 1 marks >3 and <= 5 trained and certified personnel of OEM - 2 marks >= 5 trained and certified personnel of OEM - 3 marks	3
<b>Maximum Marks</b>				<b>10</b>

#### 8.3.4 Personnel Deployment

The Vendor is required to provide a personnel schedule to optimize the resource allocation for the implementation.

**People Commitment:**

The Vendor should commit experienced, skilled and trained personnel who are on the rolls of the Vendor for at least one year. The personnel deployed should be technically qualified for the technologies they are supposed to handle and should have reasonable experience on similar projects. The Vendor needs to provide the profiles of the personnel against their relevant activities/roles.

**8.4 Short Listing**

The Vendor needs to achieve a cut-off score of 75 out of 100 for the Proposal Evaluation independently to be qualified for Commercial Bid. In the event only one Vendor qualifies, The WBSCARDB Ltd. will have the right to accept the Commercial Bid of that single qualified Vendor. In the event that none of the Vendors qualify, then The WBSCARDB Ltd. at its discretion may choose to select two Vendors who have achieved the top 2 scores to qualify for the next phase. The WBSCARDB Ltd. retains the right to decide upon the final approach to be taken by for Vendor short listing and the same may be different from the ones stated above. **The decision of The WBSCARDB Ltd. shall be final and binding in that regard.**

Based on sum of the proposal evaluation scores obtained, the Vendors will be categorized as T1, T2, T3 etc. on the basis of their individual scores obtained. (In the descending order, i.e. T1 being the Vendor with the highest score, followed by T2 with the next highest score and so on.)

Also The WBSCARDB Ltd. may, at its sole discretion, decide to seek more information from the respondents in order to normalize the proposals. However, respondents will be notified separately, if such normalization exercise is resorted to.

**8.5 Phase 3 - Commercial Offer (Through e-Tender)**

The Commercial Bids of only those Bidders whose bids are found to be technically responsive (shortlisted as mentioned in 8.4 above) will be in the process of e-Tendering method. The commercial evaluation will take into account on the following factors:

- Future cash flows will be discounted at 12% p.a. to arrive at the present value of the entire bid, Net Present Value (NPV).
- Based on the present value of the bid, the “Total Cost of Ownership” (‘TCO’) of Commercial Bid will be calculated.
- All Commercial Bids will be compared among themselves to determine the lowest evaluated Bid.
- The Vendors will be categorized as L1, L2, L3 etc on the basis of their TCO (In the ascending order, i.e. L1 being the Vendor with the lowest TCO, followed by L2 with the next lowest TCO).

The Vendor who is identified as L1 will be eligible for the award of contract. The WBSCARDB Ltd. may negotiate with the Vendor identified as L1. **The WBSCARDB Ltd. at its sole discretion may not go ahead with the award of contract to the L1 bidder.**

## 9 Payment Terms

The Vendor shall be bound to accept the payment terms proposed by the Bank. The Financial Bid submitted by the Vendor must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the Vendor, in case of delays or defaults on the part of the Vendor. Such withholding of payment shall not amount to a default on the part of the Bank.

Payment would be linked to delivery and acceptance of each area.

The payment terms need to be read in conjunction with the Commercial Bid.

- I. Payment for implementation of the Centralized Financial Solution - 50% of the value of the Work Order under this head, will be released after successful completion of the work and commissioning & hosting of Centralized Financial Solution. Residual part of the payment shall be released after 6 months on condition that performance of the software shall be satisfactory during this period of time. Security Deposit @ 10% shall be deducted from each payment which shall be refunded after one year from the date of payment on condition that performance of the software shall be satisfactory during this period of time.
- II. Payment for maintenance of Centralized Financial Solution - The payment would be on monthly basis subject to the condition that support and service shall be satisfactory during this period of time.
- III. Payment for Hand Holding support - 50% of the value of the Work Order under this head shall be paid on completion of successful pilot testing in a Branch and the Head Office and the residual amount shall be paid after satisfactory completion of 7 days' support in all Branches and Head Office.

## 10. Terms & Conditions

### 10.1. General

The WBSCARDB Ltd. expects the Vendors to adhere to the terms of this RFP and would not accept any deviation to the same. If the Vendors have absolutely genuine issues, only then, they should provide their nature of non-compliance to the same. The WBSCARDB Ltd. shall consider the non-compliance and shall at its own discretion accept or reject the deviation. The WBSCARDB Ltd. reserves its right not to accept such deviations to the Tender terms **and in that case, the Vendor shall be bound to comply with the terms. Any non-compliance would be treated as a breach and shall invoke Liquidated Damages.**

The WBSCARDB Ltd. intends that the Vendor appointed under the RFP shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project. The CFS Application Vendor (i.e. the Vendor providing the software applications) would be required to provide its personnel for carrying out certain activities such as gap analysis / business requirement definition, application customization, conducting various trainings,

assistance in conducting testing including User Acceptance Training and support during the launch phase.

Unless expressly overridden by the specific agreement to be entered into between The WBSCARDB Ltd. and the Vendor, the RFP shall be the governing document for arrangement between The WBSCARDB Ltd. and the Vendor. Any additional or different terms and conditions proposed by the Vendor would be rejected unless expressly assented to in writing by The WBSCARDB Ltd.. **Decision of The WBSCARDB Ltd. shall be final and binding.**

#### 10.1.1 Rules for responding to this RFP

- ✓ Rate should be quoted inclusive of the cost of Services, Manpower cost, transportation, Printing of Questionnaires and report generation. Only GST and other taxes, as applicable will be extra.
- ✓ Maintenance Charges should be quoted for a minimum period of 3 years. (Taxes will be extra as applicable).
- ✓ The Firm shall not make or allow to make any unauthorised copy, use, access or other utilisation of the data-base of the Institution commercially or otherwise, directly or indirectly except as agreed to by The WBSCARDB Ltd. The Firm shall also ensure complete confidentiality of the information and data provided to carrying out the job.
- ✓ The Firm has to complete the job assigned within the agreed time frame and if the job is not completed within the stipulated time, a penalty of @ 2% (subject to a maximum of 10%) of the cost of the incomplete job for each day will be imposed on the Firm.
- ✓ The WBSCARD Bank Ltd. will have no liability regarding transportation, boarding and lodging of Firm and their staff.
- ✓ Under no circumstances, the Firm shall appoint any Sub Contractor or sub lease the contract. If violated the conditions, the contract will be terminated.
- ✓ The rate quoted once will remain unchanged for that particular dealing. Any Condition of the Firm sent along with proposal if any, shall not be binding on The WBSCARDB Ltd.
- ✓ TDS as applicable on date will be deducted from the actual bill submitted for payment.
- ✓ The price once accepted by the competent authority of the Bank is final and no deviation from it will be accepted in this regard.
- ✓ The selected service provider will have to complete the job as per terms and conditions specified above.
- ✓ Conditional offer/Tender submitted by Fax/e-mail or after the due date and time will be rejected.
- ✓ For any query please contact at the above address on any working day.
- ✓ After Migration Audit, necessary rectification and modification if any would also be made or incorporated in the new system by the successful

bidder with the help of concerned employees of the Bank. No additional cost shall be paid to the Bidder by the Bank in this regard.

- ✓ All responses received after the due date / time would be considered late and may not be accepted or opened at the sole discretion of The WBSCARDB Ltd.
- ✓ All responses should be in English language. All responses by the Vendors to this RFP document shall be binding on such Vendors for a period of 180 days after the opening of the technical proposals.
- ✓ All responses including commercial offers and technical proposals would be deemed to be irrevocable offers/proposals from the Vendors and may, on accepted by The WBSCARDB Ltd. form part of the final contract between The WBSCARDB Ltd. and the selected Vendor. Vendors are requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses. Unsigned responses would be treated as incomplete and are liable to be rejected.
- ✓ Any proposal once submitted cannot be withdrawn or modified.
- ✓ Based on The WBSCARDB Ltd.s' requirements as listed in this document, the Vendor should identify the best-suited solution that would meet The WBSCARDB Ltd.s' requirements and quote for the same. The WBSCARDB Ltd. will not select any option in case of multiple solutions proposed by the Vendor as part of the same Technical Bid. The Vendor is expected to select the best option and quote for the same. (For example, the Vendor should not quote for two database servers, one xyz and other abc, and leave it to The WBSCARDB Ltd. to choose any one of them.)
- ✓ No change would be accepted to the payment terms as provided in the RFP document.
- ✓ All out of pocket expenses, travelling, boarding and lodging expenses for the entire life of the contract should be a part of the Financial Bid submitted by the Vendor to The WBSCARDB Ltd. No extra cost on account of any item or service or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by The WBSCARDB Ltd. The Vendor cannot take the plea of omitting any charge or cost and later lodge a claim on The WBSCARDB Ltd for the same.
- ✓ The Vendor at no point in time can excuse itself from any claim by The WBSCARDB Ltd. whatsoever for its deviations in confirming to the terms and conditions, payments schedules, time frame for implementation etc. as mentioned in the RFP documents circulated by The WBSCARDB Ltd. Vendor shall be fully responsible for deviations to the terms and conditions, project schedule etc. as proposed in the RFP.

- ✓ In the event of any contradiction in content of the main RFP document; the Bank's decision shall prevail on the right context.

**Commercial Offer:**

- The Vendor will offer in Indian Rupees ('INR'). Currencies other than INR would not be considered.
- The prices offered by the Vendor shall include all costs such as, levies, cess, excise and custom duties, installation, insurance etc. excluding local entry tax, octroi, GST as applicable in India, that need to be incurred wherever applicable. The prices offered will also include transportation to respective sites, insurance till supervision, commissioning and final acceptance by The WBSCARDB Ltd. Any delay in installation for whatsoever reason should not entail in expiry of insurance and the same should be extended up-to the date of installation and acceptance of the infrastructure, in whatever form it is, by The WBSCARDB Ltd. The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the application or other software or equipment that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes arising during the subsistence of this agreement, and The WBSCARDB Ltd. shall not pay any additional cost for the same. Though the equipment would be at The WBSCARDB Ltd.'s premises or the DC/DR, or any location identified by The WBSCARDB Ltd., Vendor shall be responsible for the installation, implementation and acceptance testing and the ownership would not have transferred to The WBSCARDB Ltd. at this stage. Hence, the Vendor will bear the risk of loss if any, till the ownership is passed to The WBSCARDB Ltd. The Vendor will insure the equipment till acceptance testing, and final acceptance by The WBSCARDB Ltd. It is clarified that on final acceptance of the CFS specified in this RFP, the ownership of all the equipment, materials, software and other infrastructure shall pass to The WBSCARDB Ltd. Till the time the ownership passes to The WBSCARDB Ltd. as aforesaid, The WBSCARDB Ltd. shall have first paramount charge over all the equipment, hardware, software and other infrastructure.
- In case of any variation (upward or down ward) in Government levies / taxes / cess / excise / custom duty etc. which has been included as part of the price will be borne by the Vendor. "Variation" would also include the introduction of any new tax /cess /excise.
- If any of the Tax authorities, including, Local authorities like Corporation, Municipality, Mandal Panchayat, etc. Central Government authority or Statutory or autonomous or such other authority imposes any penalty or levy or any cess and if The WBSCARDB Ltd. has to pay the same for any of the items or supplies made here under by the Vendor, for any reason including the delay or failure or inability of the Vendor to make payment for the same, The WBSCARDB Ltd. has to be reimbursed such amounts paid, on being intimated to the Vendor along with the documentary evidence. If the Vendor does not reimburse the amount within a fortnight, The WBSCARDB Ltd. reserve the right to adjust the amount out of the payments due to the Vendor from The WBSCARDB Ltd.

- Terms of payment as indicated in the Contract that will be issued by The WBSCARDB Ltd. on the selected Vendor will be final and binding on the Vendor and no interest will be payable by The WBSCARDB Ltd. on outstanding amounts under any circumstances. If there is any clause in the Invoice contrary to the terms of the Contract, the Vendor should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows “Clauses, if any contained in the Invoice which are contrary to the terms contained in the Contract will not hold good against The WBSCARDB Ltd. and that the Invoice would be governed by the terms contained in the Contract executed between The WBSCARDB Ltd. and the Vendor”. Vendor should ensure that the project should not suffer for any reason.

## 10.2 Price Comparison

The WBSCARDB Ltd. will consider the Total Cost of Ownership (TCO) over a three-year period.

- ✓ Vendors are expected to maintain the solution and equipment, if any, supplied and to commence Facility Management (FM) from the date of acceptance of such solution and equipment by The WBSCARDB Ltd.
- ✓ Comprehensive Facility Management charges must be quoted, on yearly basis, after taking due consideration for the warranty period and providing the adequate benefit to The WBSCARDB Ltd.
- ✓ The insurance shall be for an amount equal to 110% of the total value of equipment, if any, on "all risks" basis, including war risks and terrorism and theft and robbery clauses, valid for a period up to delivery, supervision of commissioning and acceptance of the equipment by The WBSCARDB Ltd.
- ✓ The Commercial offer shall be on a fixed price basis. The rate quoted by the Vendor should necessarily include the following:

Cost of the equipment, wherever applicable;

- Minimum of three years' comprehensive Product warranty covering all parts, including adapters, chord, backup tapes, etc, service, visits to the various concerned locations etc. and three years on-site service warranty and there after, the annual maintenance charge (AMC) which would be under FM. The FM should include all costs that the original manufacturer would charge the Vendor;
- Quarterly preventive maintenance of all the equipment to be supplied, which should interalia, include cleaning of inside and outside of all equipment during warranty / AMC period and ensuring that system does not have any Virus;
- Transportation, forwarding and freight charges of all equipment to the site;
- Comprehensive Insurance to cover equipment during transit period and until installation and acceptance of equipment by The WBSCARDB Ltd. the equipment shall be fully insured in Indian Rupees (INR). In case any loss or damage occurs, the Vendor should be responsible for initiating and pursuing claims and settlement and also make arrangements for repair and/or replacements of any damaged item/s;

- All taxes, duties and levies of whatsoever nature except local entry tax, octroi, GST;
- Services which are required to be extended by the Vendor in accordance with the terms and conditions of the contract.
- The Vendor must provide and quote for all products and services as desired by The WBSCARDB Ltd. as mentioned in this RFP. Any product/service not proposed to be provided by the Vendor will result in the proposal being incomplete, which may lead to disqualification of the Vendor.

### 10.3 Changes to the RFP

- ✓ This RFP may undergo change by either additions or deletions or modifications before the actual award of the contract by The WBSCARDB Ltd. The WBSCARDB Ltd. at its sole discretion also reserves the right to change any terms and conditions of the RFP and its subsequent addendums as it deems necessary at its sole discretion. The WBSCARDB Ltd. will inform all Vendors about changes, if any.
- ✓ Right to Alter Quantities - The WBSCARDB Ltd. reserves the right to alter the requirements specified in the Tender. The WBSCARDB Ltd. also reserves the right to delete one or more items from the list of items specified in the Tender. The WBSCARDB Ltd. will inform all Vendors about changes, if any.
- ✓ The WBSCARDB Ltd. may revise any part of the RFP, by providing a written addendum to all the short-listed Vendors at any stage till the award of the contract. The WBSCARDB Ltd. reserves the right to issue revisions to this RFP at any time before the award date.
- ✓ The WBSCARDB Ltd. reserves the right to extend the dates for submission of responses and any other dates related to this document.

### 10.4 Change Request / Order

The WBSCARD Bank Ltd may at any time, give written order to the Service Provider to make changes for additional functionalities/ components specifically required, but not falling within the general scope of the current Tender. If any such change causes an increase in the cost of, or the time required for, the Service Provider's performance of any provisions under the Contract, the Service Provider should notify The WBSCARD Bank Ltd, in terms of the person day efforts and price required for executing the change requests. The WBSCARD Bank Ltd will examine the efforts estimate & agreed estimate/cost will be compensated as a part of the Commercial Bid.

### 10.5 Confidentiality Agreement

This RFP contains information proprietary to The WBSCARDB Ltd. Each recipient is entrusted to maintain its confidentiality. The recipient shall hold in strict confidence all terms of this RFP and all information obtained pursuant to this RFP and shall not disclose the terms of the contract, or any provision thereof, to any person other than a person employed by the Vendor in the performance of the contract. It shall be disclosed only to those employees involved in preparing the requested responses. The information contained in the RFP may not be reproduced in whole or in part without the express permission of The WBSCARDB Ltd. No such consent shall constitute a waiver of the right of confidentiality conferred hereunder but shall be

limited strictly to its terms. Disclosure of any such sensitive information to parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This may also mean at The WBSCARDB Ltd.'s discretion, termination of the contract and disqualification of the said Vendor.

Responses received become the property of The WBSCARDB Ltd. and cannot be returned. Information provided by each Vendor will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the Vendor.

The obligations under this clause shall survive the termination of the contract.

## 10.6 Other terms and Conditions

Responses to this RFP should not be construed as an obligation on the part of The WBSCARDB Ltd. to award a contract for any services or combination of services. Failure of The WBSCARDB Ltd. to select a Vendor shall not result in any claim whatsoever against The WBSCARDB Ltd.

By submitting a proposal, the Vendor agrees to promptly enter into a contract with The WBSCARDB Ltd. for any work awarded to the Vendor. Failure on the part of the awarded Vendor to execute a valid contract with The WBSCARDB Ltd. will lead to relieve The WBSCARDB Ltd. from any obligation to the Vendor, and a different Vendor may be selected.

The Vendor must strictly adhere to the delivery dates or lead times identified in their proposal. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to The WBSCARDB Ltd., may constitute a material breach of the Vendor's performance and attract Liquidated Damages. In the event that The WBSCARDB Ltd. is forced to cancel an awarded contract (relative to this RFP) due to the Vendor's inability to meet the established delivery dates, the Vendor shall be responsible for payment of 200% of the costs incurred by The WBSCARDB Ltd. for re-procurement of such undelivered goods or services. The liability in such an event could be limited to the value of the contract. In addition, the Vendor shall also be liable to the liquidated damages as may be fixed by The WBSCARDB Ltd.

The Vendor represents, warrants, and acknowledges to The WBSCARDB Ltd. that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Vendor represents and warrants that all software to be supplied in response to this RFP shall meet the proposed Vendor solution requirements. If any service, function or responsibility not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Vendor at no additional cost to The WBSCARDB Ltd. The Vendor also acknowledges that The WBSCARDB Ltd. relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Vendor of responsibility for the performance of all provisions and terms and conditions of this RFP, The WBSCARDB Ltd. expects the Vendor to fulfill all the terms and conditions of this RFP.

The Vendor represents that the proposed software solution and its documentation and/or use of the same by The WBSCARDB Ltd. shall not violate or infringe the rights of any third party or the laws or regulations under any governmental or judicial authority. The Vendor further represents

that the documentation to be provided to The WBSCARDB Ltd. shall contain a complete and accurate description of the software, equipment if any, and other materials and services (as applicable), and shall be prepared and maintained in accordance with the highest industry standards. The Vendor represents and undertakes to obtain and maintain validity throughout the project, of all appropriate registrations permissions and approvals, which are statutorily required to be obtained by the Vendor for performance of the obligations of the Vendor. The Vendor further undertakes to inform and assist The WBSCARDB Ltd. for procuring any registration, permission or approval, which may at any time during the Contract Period be statutorily required to be obtained by The WBSCARDB Ltd. for availing services from the Vendor.

The Vendor undertakes to provide appropriate and trained human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.

The WBSCARDB Ltd. would not assume any expenses incurred by the Vendor in preparation of the response to this RFP and also would not return the bid documents to the Vendors.

The WBSCARDB Ltd. shall not be held liable for costs incurred during any negotiations on proposals or proposed contracts or for any work performed in connection therewith.

The Vendor shall be responsible and accountable for managing the activities of its personnel. The Vendor shall be liable for any act, deed or thing done by their employees, agents, contractors, sub-contractors etc. which is outside the scope of power vested or instructions issued by The WBSCARDB Ltd. Vendor shall be the principal employer of the employees, agents, contractors, etc. engaged by Vendor and shall be liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the contract to be issued for this tender. In no event, The WBSCARDB Ltd. shall be the employer of the employees, agents, contractors, etc. engaged by Vendor. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, etc. by the Vendor, for any assignment under the contract to be issued for this Tender. All remuneration, claims, wages, dues etc. of such employees, agents, etc. of Vendor shall be paid by Vendor alone and The WBSCARDB Ltd. shall not have any direct or indirect liability or obligation, to pay any charge, claim or wage of any of Vendor's employee, agents, etc. The Vendor shall hold The WBSCARDB Ltd., its successors, Assignees and Administrators fully indemnified and harmless against loss or liability, claims actions or proceedings, if any, that may arise from whatsoever nature caused to The WBSCARDB Ltd. through the action of its employees, agents, etc. However, the Vendor would be given an opportunity to be heard by The WBSCARDB Ltd. prior to making of a decision in respect of such loss or damage.

The WBSCARDB Ltd. shall inform the Vendor all breaches and claims of indemnification and shall grant the Vendor sole authority to defend, manage, negotiate or settle such claims; and make available all reasonable assistance in defending the claims (at the expense of the Vendor).

The Vendor's representative and local Kolkata office will be the contact point for The WBSCARDB Ltd..

Vendor should ensure that the software delivered is the latest released version. In case of software supplied with the system, the Vendor should ensure that the same is licensed and legally obtained with valid documentation made available to The WBSCARDB Ltd..

Vendor shall also provide other licenses for applications, operating system and database as required by The WBSCARDB Ltd. to successfully utilize the solution. The Vendor shall provide the licenses for all software being a part of its proposed solution to The WBSCARDB Ltd..

Vendor shall indemnify and keep indemnified, protect and save The WBSCARDB Ltd. against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc or such other statutory infringements under any laws including the Copyright Act, 1957 or Information Technology Act 2000, Information Technology (Amendment) Act 2008, or any other law for the time being in force, in respect of all the software and network equipment or other systems supplied by them to The WBSCARDB Ltd. from whatsoever source, provided however, (i) The WBSCARDB Ltd. notifies the Vendor in writing as soon as practicable when The WBSCARDB Ltd. becomes aware of the claim (ii) the Vendor has sole control of the defense and all related settlement negotiations (iii) The WBSCARDB Ltd. provides the Vendor with the assistance, information and authority reasonably necessary to perform the above and (iv) The WBSCARDB Ltd. does not make any statement or comment or representation about the claim without the prior written consent of the Vendor, except where The WBSCARDB Ltd. is required by any authority/regulator to make a comment/statement/representation. Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would cover damages, loss or liabilities suffered by The WBSCARDB Ltd. arising out of claims made by its customers and/or regulatory authorities. Breach of indemnity by the Vendor, if any, gives the right to The WBSCARDB Ltd. to cancel the contract.

The Vendor shall ensure that the solution provided and sized by the Vendors is capable of meeting The WBSCARDB Ltd.'s current and future transactions and business volumes. Empirical evidence of the appropriateness of the server sizing by means of comparison with benchmarked data on a similar environment as proposed to The WBSCARDB Ltd. will be mandatory.

The Vendor shall perform the services and carry out its obligations under the contract with due diligence and efficiency, in accordance with generally accepted techniques and practices used in the industry and with professional engineering and training/consulting standards recognized by national/international professional bodies and shall observe sound management, technical and engineering practices. It shall employ appropriate advanced technology and safe and effective equipment, machinery, material and methods. The Vendor shall always act, support and safeguard The WBSCARDB Ltd.'s legitimate interests in any dealing with third parties.

## **10.7 Acceptance Testing**

The WBSCARDB Ltd. will carry out the acceptance tests for testing of software, and peripherals, system software and other IT infrastructure supplied by the Vendor as a part of the CFS Project. The Vendor shall assist The WBSCARDB Ltd. in all acceptance tests to be carried out by The WBSCARDB Ltd.

Vendor shall inform their readiness for any pre/post-delivery inspection at least 15 days in advance. Inspection of the centralized application will be carried out at the DC/DRS. There shall not be any additional charges for such inspection.

There will be an acceptance test by The WBSCARDB Ltd. or by its nominated consultants after installation of the systems. In case of discrepancy in software, equipment/peripherals, if any, supplied, The WBSCARDB Ltd. will invoke Liquidated Damages which will be equal to the total cost of them; The WBSCARDB Ltd. also reserves the right to cancel the entire contract and the Vendor should take back their equipment at their costs and risks. The test will be arranged by the Vendor at the sites in the presence of the officials of The WBSCARDB Ltd. and/or its consultants. The warranty for the equipment (including software provided by the Vendor pursuant to this Agreement) will commence after acceptance testing.

The Installation-cum-Acceptance Test and Check Certificates jointly signed by representative of the Vendor and official or any consultant/auditor appointed by The WBSCARDB Ltd. will be received at the Office of The WBSCARDB Ltd. along with Vendor invoice for scrutiny before taking up the request for consideration of payment.

#### 10.8 Compliance with laws:

**Compliance with all applicable laws:** The Vendor shall undertake to observe, adhere to, abide by, comply with and notify The WBSCARDB Ltd. about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and hold harmless, defend and protect The WBSCARDB Ltd. and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and any other statutory obligations arising there from.

**Compliance in obtaining approvals/permissions/licenses:** The Vendor shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purpose of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall hold harmless, defend, protect and fully compensate The WBSCARDB Ltd. and its employees/officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and The WBSCARDB Ltd. will give notice of any such claim or demand of liability within reasonable time to the Vendor.

#### 10.9 Order Cancellation

The WBSCARDB Ltd. reserves its right to cancel the order in the event of one or more of the following situations that are not occasioned due to reasons solely and directly attributable to The WBSCARDB Ltd. alone:

Delay in customization/implementation/installation beyond the specified period agreed in the contract that will be signed with the successful Vendor; and

Serious discrepancy in the quality of service/software expected during the implementation, rollout and subsequent maintenance process.

In case of order cancellation, payment made by The WBSCARDB Ltd. to the Vendor for equipment or services not accepted by WBSCARDB would have to be returned to The WBSCARDB Ltd.

#### **10.10 Guarantees**

Vendor should guarantee that the software and allied components used to service The WBSCARDB Ltd. are licensed and legal. All software must be supplied with their original and complete printed documentation.

#### **10.11 Resolution of Disputes, Notices and Governing Law**

The WBSCARDB Ltd. and the supplier Vendor shall make every effort to resolve amicably, by direct informal negotiation between the respective Officers of The WBSCARDB Ltd. and the Vendor, any disagreement or dispute arising between them under or in connection with the contract.

If The WBSCARDB Ltd. Officers and Vendor project director are unable to resolve the dispute within thirty days from the commencement of such informal negotiations; they shall immediately escalate the dispute to the senior authorized personnel designated by the Vendor and The WBSCARDB Ltd. respectively.

If within thirty days from the commencement of such negotiations between the senior authorized personnel designated by the Vendor and The WBSCARDB Ltd., The WBSCARDB Ltd. and the Vendor have been unable to resolve amicably the dispute; either party may require that the dispute be referred for resolution through formal arbitration.

In such case, either party may approach Registrar of Cooperative Societies, West Bengal for settlement under Section 102(1,D) of the West Bengal Cooperative Societies Act, 2006.

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission by postage prepaid Registered Post with Acknowledgement Due or by a reputed Courier Service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) the expiry of five days after posting if sent by Registered Post with A.D., or (iii) the business date of receipt, if sent by courier.

This RFP document shall be governed and construed in accordance with the laws of India. The courts of Kolkata alone shall have exclusive jurisdiction and no other courts shall be entitled to

entertain and try any dispute or matter relating to or arising out of this RFP document. Notwithstanding the above, The WBSCARDB Ltd. shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

The Vendor shall continue his performance of the contract during the arbitration proceedings unless otherwise directed in writing by The WBSCARDB Ltd.

#### 10.12 Exit Option and Contract Re-Negotiation

The WBSCARDB Ltd. reserves the right to cancel the contract in the event of happening one or more of the following Conditions:

- ✓ Failure of the successful Vendor to accept the contract and furnish the Performance Guarantee within 10 days of receipt of contract;
- ✓ Delay in completing installation / implementation and acceptance tests / maintenance, checks beyond the specified periods;
- ✓ Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The WBSCARDB Ltd..
- ✓ In addition to the cancellation of contract, The WBSCARDB Ltd. reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Vendor.
- ✓ In the event the Vendor is declared insolvent, Receiver is appointed in respect of its business, assets or properties, insolvency or winding-up proceedings (voluntary or compulsory) are initiated, or enter into any composition with its creditors or ceases or threatens to cease to carry on the Business.

Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor will be expected to continue the facilities management services. The WBSCARDB Ltd. shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.

The WBSCARDB Ltd. and the Vendor shall together prepare the Reverse Transition Plan. However, The WBSCARDB Ltd. shall have the sole decision to ascertain whether such Plan has been complied with or not.

Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Vendor to The WBSCARDB Ltd. or its designee to ensure smooth handover and transitioning of The WBSCARDB Ltd.'s deliverables, maintenance and facility management.

#### 10.13 Force Majeure

For the purpose of this Article, Force "Majeure" means any cause, which is beyond the control of the vendor or The WBSCARDB Ltd.as the case may be, which such party could not foresee or with a

reasonable amount of diligence could not have foreseen, and which substantially affect the performance of the Contract, such as:-

- War / hostilities
- Riot or civil commotion
- Earth Quake, Flood, Fire, Tempest, Epidemics, Lightning or other natural physical Disaster, Quarantine restricts and Freight embargoes
- Restrictions imposed by the Government or other statutory bodies, which is beyond the control of the vendor, which prevent or delay the execution of the order by the vendor.

**- End of Document-**

**Managing Director**