

**REQUEST FOR PROPOSAL [RFP]**

**FOR**

**“SELECTION OF VENDOR FOR SUPPLY, INSTALLATION, DEVELOPMENT, IMPLEMENTATION, CUSTOMIZATION AND MAINTENANCE OF ONLINE LOAN AGAINST DEMAT SECURITIES SOLUTION IN CANARA BANK”**

Issued by: Canara Bank,  
Procurement Group, 1<sup>st</sup> Floor,  
DIT Wing, Naveen Complex,  
14, MG Road, Bengaluru -560 001  
Phone No - 080- 25590070,25584873  
Email Id - [hoditapm@canarabank.com](mailto:hoditapm@canarabank.com)



**A. BID SCHEDULE & ABBREVIATIONS**

**1. BID SCHEDULE**

Sl. No.	Description	Details
1.	RFP No. and Date	RFP 05/2020-21 dated 10/06/2020
2.	Name of the Wing	Department of Information Technology
3.	Brief Description of the RFP	Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution
4.	Bank's Address for Communication	Deputy General Manager Canara Bank, Procurement Group, 1st Floor, DIT Wing, Naveen Complex, 14 MG Road, Bengaluru -560 001
		Senior Manager, Procurement Group Tel - 080-25590070,25584873 Fax- 080-25596539 Email: <a href="mailto:hoditapm@canarabank.com">hoditapm@canarabank.com</a>
5.	Date of Issue of RFP	10/06/2020, Wednesday
6.	Tender Fee (Non-refundable)	Rs.5,900 ( including 18% GST)
7.	Earnest Money Deposit (Refundable)	Rs.10,00,000/-
8.	Performance Guarantee/Bid Security Bank	10% of Total Order Value
9.	Purchase Preference Policies	All are Applicable as per Section-H (except the order is not divisible. Hence, Bank will not split the Order)
10.	Last Date and Time for Submission of Bids	01/07/2020, Wednesday upto 3.00 PM Venue: Canara Bank, First Floor, DIT Wing, HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.
11.	Date, Time & Venue for opening of Part A- Conformity to Eligibility Criteria.	01/07/2020, Wednesday at 3.30pm Venue: Canara Bank, Second Floor, Conference Hall, DIT Wing-HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.
12.	Date and time for opening of Technical Bid Part-B / Commercial Bid Part-C	Will be intimated at a later date.

13.	Pre-bid Meeting Date & Time	<p>i. Pre-bid meeting will be held on 18/06/2020, Thursday at 3.30PM.  <u>Venue:</u> Canara Bank,                  Second Floor, Conference Hall,                  DIT Wing-HO (Annex),                  Naveen Complex,                  14 M G Road, Bengaluru 560001.</p> <p>ii. Pre bid queries should be submitted as per Appendix-D.</p> <p>iii. Pre-bid Queries to E-mail <a href="mailto:hoditapm@canarabank.com">hoditapm@canarabank.com</a> must reach us on or before 16/06/2020, Tuesday at 3.00PM. Subject of the email should be given as "Pre Bid Queries for RFP 05/2020-21 dated 10/06/2020". <u>Queries reaching afterwards will not be entertained.</u></p>
14.	Other Details	<p>i. The bidders must fulfill the Pre-Qualification criteria for being eligible to bid.</p> <p>ii. Subsequent changes made based on the suggestions and clarifications as per pre-bid meeting shall be deemed to be part of the RFP document and shall be uploaded on the Bank's corporate website <a href="http://canarabank.com/english/announcements/tenders">http://canarabank.com/english/announcements/tenders</a></p> <p>iii. No suggestions or queries shall be entertained after pre-bid meeting.</p>
<p>This document can be downloaded from following website <a href="http://canarabank.com/english/announcements/tendersand">http://canarabank.com/english/announcements/tendersand</a> <a href="https://eprocure.gov.in/epublish/app">https://eprocure.gov.in/epublish/app</a>. In that event, the bidders should pay the Tender Fee for tender document by means of DD drawn on any Scheduled Commercial Bank for the above mentioned amount in favour of Canara Bank, payable at Bengaluru and submit the same as mentioned above.</p> <p>Any amendments, modifications, Pre Bid replies &amp; any communication etc. will be uploaded in the Bank's website only (i.e. <a href="http://canarabank.com/english/announcements/tenders">http://canarabank.com/english/announcements/tenders</a>). No individual communication will be sent to the individual bidders.</p>		



## DISCLAIMER

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Canara Bank (or Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by Canara Bank to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Canara Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The information contained in the RFP document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder requires. Canara Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

Canara Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website (<http://canarabank.com/english/announcements/tenders>) and it will become part and parcel of RFP.

Canara Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Canara Bank reserves the right to reject any or all the Request for Proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Canara Bank shall be final, conclusive and binding on all the parties.

**2. Abbreviations:**

1.	AIOPS	Artificial Intelligence for IT Operations
2.	AMC	Annual Maintenance Contract
3.	ATS	Annual Technical Support
4.	APM	Application Performance Monitoring
5.	NMS	Network Monitoring Solution
6.	BG	Bank Guarantee
7.	BOM	Bill of Material
8.	DD	Demand Draft
9.	DEM	Digital Experience Monitoring
10.	DIT	Department of Information Technology
11.	EMD	Earnest Money Deposit
12.	GST	Goods and Service Tax
13.	HO	Head Office
14.	HTTP	Hyper Text Transfer Protocol
15.	HTTPS	Hyper Text Transfer Protocol Secure
16.	ISDN	Integrated Services Digital Network
17.	ITIM	IT Infrastructure Monitoring
18.	ITU	International Telecommunication Union
19.	LAN	Local Area Network
20.	LD	Liquidated Damage
21.	MAF	Manufacturer Authorisation Form
22.	MSE	Micro and Small Enterprises
23.	MSME	Micro Small & Medium Enterprises
24.	MTBF	Mean Time Between Failure
25.	MTTR	Mean Time To Restore
26.	NEFT	National Electronic Funds Transfer
27.	NI Act	Negotiable Instruments Act
28.	NPMD	Network Performance Monitoring and Diagnostics
29.	OEM	Original Equipment Manufacturer
30.	OS	Operating System
31.	PERT	Project Execution and Review Technique
32.	RFP	Request For Proposal [Interalia the term 'Tender' is also used]
33.	RTGS	Real Time Gross Settlement

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## B. INTRODUCTION

### 1. About Canara Bank

CANARA BANK, a body Corporate and a premier Public Sector Bank established in the Year 1906 and nationalized under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, having its Head office at 112, J C Road Bengaluru-560002 and among others, having DIT Office at Naveen Complex, No.14, M G Road, Bengaluru-560001. Canara Bank is having pan India presence of more than 10,391 branches, 24 Circle Offices and 176 Regional Offices situated across the States. The Bank is working on Core Banking System using Flex cube solutions. The Bank is a forerunner in implementation of IT related products and services and continuously making efforts to provide the state of art technological products to its customers.

### 2. Definitions

- 2.1. 'Bank' means unless excluded by and repugnant to the context or the meaning thereof, shall mean 'Canara Bank', described in more detail in paragraph 1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successors and permitted assigns.
- 2.2. 'RFP' means Request for Proposal for "Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution".
- 2.3. 'Bidder' means a vendor submitting the proposal in response to the RFP.
- 2.4. 'Solution' means providing "Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution" in Canara Bank.
- 2.5. 'Contract' means the agreement signed by successful bidder and the Bank at the conclusion of bidding process, wherever required.
- 2.6. 'Successful Bidder' / 'L1 bidder' means the Bidder who is found to be the lowest bidder after conclusion of the bidding process, subject to compliance to all the Terms and Conditions of the RFP, etc.

### 3. About RFP

Bank invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution in Canara Bank as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.

### 4. Objective

Canara Bank is pleased to invite proposal for Online Loan Against DMAT Securities (LAS) from the prospective bidders having proven past experience in similar implementation and competence in the field.



## 5. Requirement Details

- 5.1. Bank invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Bid') from eligible, reputed entities for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution in Canara Bank. The Loan against Securities (LAS) should have product capability of including without limitations, loan against shares & Loan against Mutual Funds/ Bonds/debentures functionality as per the Terms & Conditions, Technical Specifications and Scope of Work described elsewhere in this document.
- 5.2. Detailed technical specification/requirement is furnished in Annexure-7, Annexure-8 and Appendix-M. Bank is looking for reputed entities for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

## 6. Participation Methodology

In this tender only the Principal/OEM/OSD can bid but, Partner/System Integrator/reseller are not authorized to participate.

## 7. Eligibility Criteria

- 7.1. A vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder' for Development, Implementation and Maintenance of Loan against Securities (LAS) in Canara Bank.
- 7.2. Interested Bidders, who can Supply, Install, Develop, Implement, Customize and Maintain Loan against Securities in Canara Bank and meet the Eligibility Criteria as per Annexure-2 may respond.
- 7.3. Non-compliance to any of Eligibility criteria would result in outright rejection of the Bidder's proposal. The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided must be in line with the details mentioned in "Documents to be submitted for Eligibility Criteria Compliance". Any credential detail mentioned in "Eligibility Criteria Compliance" not accompanied by relevant proof documents will not be considered for evaluation.

## 8. Scope of Work

- 8.1. The Broad Scope of work shall include but not be limited as mentioned in Annexure-8. Bidder has to confirm compliance to the Scope of Work as mentioned in Annexure-8. The bidders are required to go through the complete RFP document thoroughly. The obligation / responsibilities mentioned elsewhere in the document, if any, shall be the integral part of the scope.

### 8.2. Project Completion and Management

- 8.2.1. For smooth completion of project, the Bidder should identify one or two of its representatives at Bengaluru as a single point of contact for the Bank.
- 8.2.2. Project implementation team should be conversant with all rules and conditions to resolve the issues, if any.

## 9. Technical / Functional Requirements

The Bidder shall comply with the Technical & Functional Specifications narrated in Annexure-7 & Appendix-M. The bidder should also maintain confidentiality of information shared with them during the tenure of the project.

## 10. Training

10.1. The Selected Bidder will be responsible for training the Bank's team in the areas of parameterization, implementation, migration, operations, management, error handling, system administration, etc., The training should be at least cover the following areas.

- 10.1.1. Functionality available in the Solution.
- 10.1.2. Product setup and parameterization.
- 10.1.3. Impact analysis.
- 10.1.4. Advanced user training.
- 10.1.5. Techniques of generating various MIS reports.
- 10.1.6. Using of all the auditing tools being provided.
- 10.1.7. Developing new audit reports/tools in the proposed solution.
- 10.1.8. System and Application administration.
- 10.1.9. Log analysis and monitoring.
- 10.1.10. Database and data dictionary.

10.2. The training batches may be continuous or in staggered fashion.

10.3. Training to be conducted for 10 Bank officials for 3 Bank business days.

10.4. All training are to be conducted at Bank's premises at Bengaluru.

10.5. Training infrastructure such as training rooms, projectors, etc., will be provided by the Bank. The selected bidder will be responsible for providing trainers and any requisite training materials to the trainees.

10.6. The onus of preparing the training material will be on the selected bidder.

10.7. The selected bidder will be expected to deliver to the Bank, One physical copy and one electronic copy of documentation for each of the deliverables and online context-sensitive help module included in the Software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of the Bank specific documentations for its internal use.

10.8. The selected bidder has to ensure that there is online help available for each functional area within the solution post go live of the application for every user of the Bank.

## C. Deliverables & Service Level Agreements (SLAs)

### 1. Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution in Canara Bank

1.1. Bank shall provide the address and contact details for delivery of required software and other items for implementation of Solution while placing the order.

#### 1.2. Project Schedule are as follows:

##### 1.2.1. Implementation & rollout of Loan against Solution in Canara Bank:

1.2.1.1. The selected bidder would need to complete the implementation and go live of the Solution covering all functionalities of the Bank as per Appendix-M for the respective modules.

1.2.1.2. The selected Bidder would need to implement and make live all these modules as per Clause no. 1.2.5 of Section-C {Deliverables & Service Level Agreements (SLAs)} from the date of acceptance of Purchase order to the selected bidder by the Bank.

##### 1.2.2. UAT, Stress Testing & Parallel Run:

For the implementation phase to be complete all the testing, regression, stress testing and parallel run should be completed. It will be the selected bidder's responsibility to create the environments for the Bank's team to do the testing and the selected bidder will be required to assist the Bank in the entire testing phase.

##### 1.2.3. Interface building:

All interfaces as mentioned should be developed and successfully implemented as specified in this RFP.

##### 1.2.4. Facilities Management:

The Bank expects the selected bidder to provide all the services mentioned in this document the day the first module of the LAS is successfully implemented and made live.

##### 1.2.5. High-level Roll-Out Plan:

The detailed rollout plan for implementing the Loan Against Security Solution across all offices is given below:

Sl. No.	Contents	Timelines
a.	Acceptance of Purchase Order	Within 7 days from the date of issue of Purchase Order.

b.	Finalize the Business Process Document (BPD) and Product Parameterization with the Bank for all modules of all systems. & Complete customization and functional user acceptance testing for all modules of all systems	Within 4 Weeks from the date of acceptance of Purchase Order or within 5 Weeks from the date of Purchase Order.
c.	UAT of all modules of all systems.	Within 4 Weeks from the date of acceptance of BPD by Bank.
d.	Rollout and Go Live for all modules of all system.	Within 2 Weeks from the date of completion of UAT.
e.	Commencement of Onsite Support & Service Desk services - Support desk.	From the date of go-live of the Solution.
f.	Core team training for all modules of the Solution for all modules of all systems	After go-live of the Solution, Bank will inform the dates for Training.

1.3. Any deliverable that has not been implemented or not operational on account of which the implementation is delayed, will be deemed/treated as non-delivery thereby excluding the Bank from all payment obligations under the terms of this contract.

1.4. Commissioning of the software will be deemed as complete only when the same is accepted by the Bank in accordance with the Terms & Conditions of this Tender.

**2. Integration & Interfaces**

2.1. The selected bidder has to work with M/s IBM, system integrator of our CBS for agent deployment, policy creation and configuration in CBS Servers and Network Devices.

2.2. The selected bidder has to work with different application vendors in order to integrate new solution to the existing workload or new workloads during contract period.

2.3. The selected bidder has to work with different teams of Bank & application OEMs to understand the policies requirement and configurations of respective applications for the offered solution.

**3. Security**

3.1. The Bidder has to use standard procedures like hardening, dedicated configuration in order to comply security standards including cyber security.

3.2. The Bank will not provide any remote session and direct internet connectivity to the equipment in terms of support which may leads to the vulnerability of the system.

3.3. The Bank may conduct security audit in the proposed solution after complete implementation.



- 3.4. The Bidder has to do necessary changes in the configuration directed by security team of the bank after security audits like VAPT, Code Audit etc. without disturbing the production and existing backed up copies.
- 3.5. The Bidder has to follow the industry best practices in Configuration of Operating System and other Software.
- 3.6. Any kind of change like update, upgrades etc. in the system after complete installation will not lead into any commercial during contract tenure.
- 3.7. Bidder should take adequate security measures to ensure confidentiality, integrity and availability of the information.
- 3.8. Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy.
- 3.9. The selected bidder will have to establish all the necessary procedures/infrastructure/technology /personnel to ensure the Information System Security as per the guidelines prescribed by RBI and the policies of the Bank.

#### 4. Acceptance

- 4.1. Bank will evaluate the offered Solution implemented by the bidder. If the Solution experiences no failures and functions according to the requirements of the RFP as determined by the Bank during the implementation period, then the solution will be accepted by the Bank and the project will be considered as deemed signed-off.
- 4.2. After the Solution has been accepted by the Bank, the Vendor may submit an invoice for the Solution.
- 4.3. The warranty will start from the date of Go-Live.

#### 5. Uptime

- 5.1. The bidder shall guarantee a 24x7x365 availability of the solution with monthly uptime of 98% for the solution as specified in Annexure-7, Annexure-8 and Appendix-M, during the period of the Contract and during AMC/ATS, if contracted, which shall be calculated on monthly basis.
- 5.2. The "Uptime" is, for calculation purposes, equals to the Total contracted minutes in a month less Downtime. The "Downtime" is the time between the Time of Failure and Time of Restoration within the contracted minutes. "Failure" is the condition that renders the Bank unable to perform any of the defined functions on the Solution. "Restoration" is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same.
- 5.3. If the Bidder is not able to attend the troubleshooting calls on solution working due to closure of the office/non-availability of access to the solution, the response time/uptime will be taken from the opening of the office for the purpose of uptime calculation. The Bidder shall provide the Monthly uptime reports during the warranty period and ATS period, if contracted.

- 5.4. The Downtime calculated shall not include any failure due to bank, third party and Force Majeure.
- 5.5. The percentage uptime is calculated on monthly basis as follows:  

$$\frac{\text{(Total contracted minutes in a month - Downtime minutes within contracted minutes)}}{\text{Total contracted minutes in a month}} \times 100$$
- 5.6. Contracted minutes of a month = No. of days in that month X 24 X 60.
- 5.7. Helpdesk and Technical support services to include system maintenance windows.
- 5.8. Provide a robust, fault tolerant infrastructure with enterprise grade SLAs with an assured uptime of 98%.
- 5.9. Service provisioning and de-provisioning times (scale up and down) in near real-time should be as per the SLA requirement of the Bank.
- 5.10. Bidder shall implement the monitoring System including any additional tools required for measuring and monitoring each of the Service Levels as per the SLA between the Bank and the bidder.

**6. Penalties/Liquidated Damages**

**6.1. Penalties/Liquidated damages for delay in Delivery and Installation of Solution would be as under:**

- 6.1.1. Non-compliance of the UAT Timelines of the solution as per clause (1.2.5-c) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value (exclusive of Taxes) as per Table A of Annexure -14.
- 6.1.2. Non-compliance of the Go-Live Timelines of solution as per clause (1.2.5-d) will result in the Bank imposing penalty of 0.50% (Plus GST) on delay per week or part thereof, on the Order value (exclusive of Taxes) as per Table-A of Annexure -14.
- 6.1.3. However, the total Penalty/LD to be recovered under above clauses 6.1.1 & 6.1.2 shall be restricted to 10% (Plus GST) of the total Order value (exclusive of Taxes) as per Table-A of Annexure -14.

**6.2. Penalties/Liquidated damages for not maintaining uptime:**

- 6.2.1. Penalties for not maintaining Uptime will be calculated monthly as mentioned below:

Level of availability calculated on monthly basis	Penalty
98% to 100%	No penalty
97.00% to 97.99%	0.10% of Value* for every hour or part thereof.
96.00 % to 96.99%	0.20% on Invoice Value* for every hour or part thereof.
95.00% to 95.99%	0.30% on Invoice Value* for every hour or part thereof.
Less than 95%	0.50% on Invoice Value* for every hour or part thereof.

\*Invoice value of solution excluding AMC/ATS as per Table-A of Bill of Material.



- 6.2.2. Bank will calculate the uptime monthly and basing on the downtime penalty will be levied. The maximum penalty levied under above clause 6.2.1 shall not be more than the 10% (plus GST) of the order value as per Table A of Annexure -14 during warranty period. The maximum penalty levied under above clause 6.2.1 shall not be more than 25% of AMC/ATS amount payable for respective year (plus GST) during AMC/ATS period.
- 6.3. **Penalties/liquidated damages for onsite resources:** In case the resources goes on leave/absent, replacements having equivalent or more experience and qualification has to be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. In case replacements are not arranged, bank shall pay only the proportionate amount of Resident resource charges during the particular quarter. The Bank shall also impose a penalty of 0.5% (Plus GST) of the Resident resource charges (Excl. of GST) payable to the Bidder for that quarter for each week and part thereof of absence. However, total penalty under this clause will be limited to 20% (Plus GST) of the total charges (Exclusive of GST) payable for Resident Resource charges for that quarter.
- 6.4. **Penalties/Liquidated Damages for non-performance:** If the specifications of the RFP are not met by the bidder during various tests, the bidder shall rectify the same at bidders cost to comply with the specifications immediately to ensure the committed uptime, failing which the Bank reserves its right to invoke the Bank Guarantee.
- 6.5. The liquidated damages shall be deducted / recovered by the Bank from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to the Bank's right to levy any other penalty where provided for under the contract.
- 6.6. All the above LDs are independent of each other and are applicable separately and concurrently.
- 6.7. LD is not applicable for the reasons attributable to the Bank and Force Majeure.

## 7. Payment Terms

The following terms of payment shall be applicable to this contract and will be released after execution of Contract Agreement:

7.1. Payment schedule will be as under:

Sl. No.	Payment Stage	% of Payment
a.	Supply of Enterprise Licenses for Loan Against Security	40% payment shall be made after successful UAT.
		30% after Go-Live (on completion of source code audit, VAPT, etc.) and sign-off by the Bank.
		30% after three month from Go-Live and after depositing the customized source code under escrow arrangement.

b.	Implementation, customization, Sign-off	100% of One Time Implementation Cost will be paid after sign-off, acceptance from the Bank and signing escrow agreement.
c.	Training Charges	100% of the Training Charges on completion of training and acceptance by the Bank.
d.	Onsite Resources Charges	Quarterly in Arrears.
e.	Customization charges	After completion of customization and acceptance by the bank and for the actual man days utilized.
f.	AMC/ATS of Loan against Securities System	Payment shall be made quarterly in arrears.

- 7.2. Bank will release the payment on completion of activity and on production of relevant documents/invoices. Please note that Originals of invoices (plus one copy) reflecting GST, GSTIN, HSN Code, State Code, State Name, Taxes & Duties, Proof of delivery duly signed by Bank officials of the respective Branch/office and Manufacturer's/ Supplier's Warranty Certificate should be submitted while claiming payment in respect of orders placed.
- 7.3. The vendor has to submit installation report/Sign off report duly signed by the Bank officials of the respective offices in originals while claiming payment. The invoice and installation report should contain the product serial number of the items supplied.
- 7.4. Bank will not pay any amount in advance.
- 7.5. Payment shall be released within 30 days from submission of relevant documents as per RFP terms.
- 7.6. The bank shall finalize the installation and Acceptance format mutually agreed by the bidder. The bidder shall strictly follow the mutually agreed format and submit the same for each location wise while claiming installation and acceptance payment.
- 7.7. The payments will be released through NEFT / RTGS after deducting the applicable LD/Penalty, TDS if any, by centrally by Head Office at Bengaluru and the Selected Bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code etc.

## 8. Onsite Resources & Support

- 8.1. The Support should be available on 24x7X365 basis for solution.
- 8.2. Support should include advising & helping the Bank in implementing controls for the risk advised by regulators/Govt. of India.
- 8.3. The Support should be for an unlimited number of incidents reported to them and provides a practical solution to resolve the issue. The support should be provided over phone, E mail web based, in person, if required. All escalations will be attended / responded-promptly not later than 30 minutes of reporting.
- 8.4. The Bidder is responsible for providing Incident Management for offered solution. Bidder is responsible for providing practical solution for resolution of the issues and implementation of the same to resolve the issue.

- 8.5. The Bidder should help Bank in resolving any security observations as per the IS policy of the Bank.
- 8.6. The Bidder has to submit following KYC documents for onsite Resource:
  - 8.6.1. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.
  - 8.6.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR
  - 8.6.3. Aadhar Card - Duly attested photocopy by candidate and Bidder HR
  - 8.6.4. Relieving Certificate of Previous employer - Duly attested photocopy by candidate and Bidder HR
  - 8.6.5. PAN Card-Duly attested photocopy by candidate and Bidder HR.
- 8.7. Bidder will be responsible for attending complaints during all hours 24x7x365 basis of contract period.
- 8.8. Support has to cover to solve day-to-day issue while using the proposed solution in our environment like resolving the issues related to incident, security threat, signature updates, daily updates, product related issues and any other issues to the Bank as per SOW/SLA at no extra cost.
- 8.9. However, penalty shall be applicable as per uptime clause.
- 8.10. **Response Time and Meantime to Restore [MTTR]**
  - 8.10.1. Response Time shall be 2 hours and MTTR shall be 4 hours.
  - 8.10.2. Time specified above is from lodging of complaint.
9. **Escrow arrangement during Contract period:**
  - 9.1. The Bidder shall inform the Bank about the software if any developed by the Bidder/anyone supplying through the bidder, and customized to the requirements of the Bank.
  - 9.2. The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow.
  - 9.3. The escrow will be released to the Bank in the event of the Contract being terminated for either default or Insolvency of the Bidder or should be Bidder cease, or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 15 days of receipt of written demand from the purchase therefore.
  - 9.4. The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the owner of the software meaning that Bank shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to updation fee.

- 9.5. The application software should mitigate Application Security Risks; at a minimum, those discussed in OWASP top 10 (Open Web Application Security Project).
- 9.6. The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.
- 9.7. The Bidder should provide Application Security Certificate along with report of the proposed solution to Bank, However, Bank in its discretion to conduct Code audit to check the vulnerability associated with proposed software/solution, if in case observations are found then bidder has to take up with OEM immediately to attend the same for closure before project acceptance/signoff.

#### **10. Software, Drivers and Manuals**

- 10.1. The bidder shall supply along with each item all the related documents, Software Licenses loaded in the Hardware items without any additional cost. The documents shall be in English. These will include but not restricted to User Manual, Operation Manual, Other Software and Drivers etc.
- 10.2. All related documents, manuals, catalogues and information furnished by the bidder shall become the property of the Bank.

#### **11. Warranty:**

- 11.1. The Bidder warrants that the Software/Solution will be free of defects in workmanship and materials for a period of time consistent with industry standards and the nature of the Software ("Warranty Period").
- 11.2. The Bidder has to provide comprehensive On-site replacement warranty for Three (03) Years.
- 11.3. The warranty will cover all supplied components includes software and will start after project acceptance & Signoff.
- 11.4. The software/hardware deployed for this project shall be under Comprehensive Onsite Warranty covering update of software, maintenance or support for its proper operation, performance and output as specified in the tender technical specifications for a period of Three (03) Years from the Date of Acceptance of the Solution.
- 11.5. If the Software/Solution does not perform in accordance with the Contract during the Warranty Period, then the Bidder shall take such steps as necessary to repair or replace the Software/Solution. Such warranty service shall be provided at the Vendor's expense and shall include all media, parts, labour, freight and insurance to and from the Department's site.
- 11.6. Warranty service may be provided by a third party, provided such third party is authorized to perform warranty service by the Bidder or, if the Bidder is not the Manufacturer, by the Manufacturer prior to the RFP closing date and time.

- 11.7. If any defect in the Software/Solution is not rectified by the Bidder before the end of the Warranty Period, the Warranty Period shall be extended until, in the opinion of the Bank: a) the defect has been corrected; and b) the Software/Solution functions in accordance with the Contract for a reasonable period of time.
- 11.8. Despite any other provision, the Bank, may return a defective Software/Solution to the Bidder within Sixty (60) days of delivery of the Software/Solution and the Bidder shall immediately provide full exchange or refund. For the purpose of this section, "defective Solution" includes, but is not limited to: a) broken seals; b) missing items; and c) Software that are not the most current version at the time of shipping.
- 11.9. The Bidder shall provide, after the warranty commences for all Software/Solution components, telephone support to the Bank during Business Days for assistance with the operation of the Software/Solution.
- 11.10. The bidder shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship. Bidder must warrant all components, accessories, spare parts etc. against any manufacturing defects during the warranty period.
- 12. Annual Maintenance Contract (AMC) / Annual Technical Support (ATS) (if contracted)**
- 12.1. At the time of submission of bids, the Bidder has to quote AMC/ATS for software, License Items for Two (2) years after completion of warranty period, in the commercial Bid separately for comprehensive maintenance contract.
- 12.2. The Bank, at its discretion may enter into Annual Maintenance Contract (AMC)/ Annual Technical Support (ATS) of software, License supplied with the bidder after completion of respective warranty periods.
- 12.3. Support for maintenance of solution (including Software and software license) supplied should be available for a minimum period of Two (2) years, covering all parts, maintenance and support, after expiry of warranty period.
- 12.4. The Bank will pay AMC/ATS charges for Solution (including hardware, software OS and license) after the end of warranty period. Such payment shall be released quarterly in arrears after satisfactory completion of service during the period and submission of reports and invoices.
- 12.5. During the Warranty and AMC/ATS (if contracted) period, the Bidder should extend On Site Service and Support whenever and wherever required. The scope of Warranty and AMC (if contracted) shall include:
- 12.5.1. Rectification of Bugs/defects if any.
- 12.5.2. Ensuring uptime of 98.00%
- 12.5.3. Preventive Maintenance.
- 12.5.4. Maintenance of Software/License supplied.
- 12.6. It may be noted that the Bank reserves the right to demand additional performance Bank Guarantee (as per Appendix-G) to the tune of 10% of the value of the Purchase Order, if AMC/ATS charges quoted by the bidder are abnormally low (i.e. AMC/ATS Cost percentage per annum should not be less than 5% of the cost of Hardware, software and License). The Bank has discretion to consider such offer or for seeking clarification from the bidder to decide for consideration.

This Bank Guarantee will be towards contractual/AMC/ATS obligations of the bidder. Bidder shall quote the charges of AMC/ATS as per the Bill of Material (Annexure-14). This Bank guarantee shall be submitted within 15 days from the date of acceptance of the order which shall cover warranty and AMC/ATS period with a claim period of 3 months. The bidder has to submit this Bank guarantee in addition to the Security Deposit/Bank Guarantee as specified in clause 8 of Section-F. The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompleteness of the project and warranty period.

### **13. Scope Involved During Warranty and ATS Period (if Contracted)**

- 13.1. During the contract period the bidder should inform Bank about all release/version change of patches/ upgrades/ updates of hardware/software/ OS/ middleware etc. as and when released by the selected bidder/OSD.
- 13.2. During the contract period the bidder should apply and upgrade all release/version change of patches/ upgrades/ updates of hardware/software/ OS/ middleware etc. as and when released by the selected bidder/OSD
- 13.3. If any software, License updates provided by the OSD as free of cost, it should be provided and installed & configured by the selected bidder free of cost to the Bank during Warranty and AMC support [If contracted].
- 13.4. Any corruption in the software/License/Hardware shall be rectified during the full period of the contract including Warranty and AMC/ATS, if contracted, at no extra cost to the Bank.
- 13.5. The vendor shall make availability of spare parts/services, components etc. as and when required, and complete maintenance of the software and hardware during warranty period and AMC/ATS (if contracted).
- 13.6. The support shall be given in person only.
- 13.7. Only licensed copies of software shall be supplied. The bidder shall grant an irrevocable perpetual license to the Bank to use the software. Further, all software supplied shall be of latest version.
- 13.8. The bidder shall provide centralized complaint booking/lodging facility to the bank and the dash board, if available, shall be provided to the Bank. The method of booking complaints shall be E-mail, Toll-free no, on line portal, web, etc.
- 13.9. Escalation matrix should be provided for support, technical, project etc.

### **14. Subcontracting**

The Bidder shall must engage OEM professional services for the complete project Management and Implementation of proposed solution, if OEM does not have service model then bidder must engage OEM Certified Partner for the implementation after taking prior consent of the Bank, however project management to be done by OEM only. The Bidder can engage one system integrator however bidder will be responsible for Supply, Installation, Implementation and Integration of Solution as per RFP. Bank will not enter agreement with any third party.

**15. Defect liability**

15.1. In case any of the supplies and equipment delivered under the Contract are found to be defective as to material and workmanship and / or not in accordance with the requirement, and/or do not achieve the guaranteed performance as specified herein, within the warranty and AMC period (if contracted) of the contract, the Bidder shall forthwith replace/make good such defective supplies at no extra cost to the bank without prejudice to other remedies as may be available to the bank as per RFP terms.

**16. Access to Audit:**

- 16.1. Periodically audit may be conducted either by Bank's internal auditors or by Bank's external auditors or by regulatory authorities in respect of security/network access and authorization controls and procedures, backup and recovery and other Deliverables/Services provided by Bidder. The Bank shall have the right to conduct Cyber security audit in the proposed solution on completion of the implementation. In order to conduct the Audit it may be necessary for the Auditors to access the servers and also to interact with their personnel. Bidder at request of the Bank shall provide access to the Bank's Auditors in this regard to the facilities/ installations/technical resources related to the project.
- 16.2. Whenever any Government or Regulatory Authority, including RBI or Securities & Exchange Board of India requests for information from the Bank's for any compliance, regulatory or legal purpose relating to the proposal, then upon the Bank's request, Bidder shall assist the Bank in responding to such a request, by providing the required information to the Bank, or such a government authority.



### D. BID PROCESS

1.	Clarification to RFP & Pre-Bid queries	9.	Software Version
2.	Pre-Bid Meeting	10.	Documentation
3.	Amendment to Bidding Document	11.	Cost & Currency
4.	Bid System Offer	12.	Erasures or Alterations
5.	Preparation of Bids	13.	Assumptions/Presumptions/Modification
6.	Tender Fee	14.	Submission of Bids
7.	Earnest Money Deposit (EMD)/Bank Guarantee In Lieu Of EMD	15.	Bid opening
8.	Make & Models		

The above mentioned clauses are part and parcel of the RFP. Bidders are requested to refer at the following website for the above mentioned clauses <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>.





## E. SELECTION OF BIDDER

### 1. Preliminary Scrutiny

- 1.1. The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP, whether the documents have been properly signed, whether items are offered as per RFP requirements and whether technical documentation as required to evaluate the offer has been submitted.
- 1.2. Prior to detailed evaluation, the Bank will determine the substantial responsiveness of each Bid to the bidding document. Substantial responsiveness means that the bid conforms to all terms and conditions, scope of work and technical specifications and bidding document is submitted without any deviations.

### 2. Clarification of Offers

- 2.1. During the process of scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, seek clarifications from all the bidders/any of the bidders on the offer made by them. The bidder has to respond to the bank and submit the relevant proof /supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.
- 2.2. The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

### 3. Evaluation of Bids

- 3.1. The Bank will evaluate the bid submitted by the bidders under this RFP. The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.

#### 3.2. Part A-Conformity to Eligibility Criteria:

The Part A- Conformity to Eligibility Criteria submitted by the bidder will be evaluated based on Eligibility Criteria and on the documents submitted as per Appendix-A of RFP. The proof of documents should be submitted as per Appendix-A and it will be evaluated by the Bank and Bank will seek clarification, if required.

#### 3.3. Part B-Technical Proposal:

3.3.1. The Part B-Technical Proposal of only those bidders who qualified in Part A- Conformity to Eligibility Criteria, will be opened with due communication by the Bank. The Part B-Technical Proposal submitted by the bidder will be evaluated based on documents submitted as per Appendix-B. The proof of documents should be submitted as per Appendix-B and it will be evaluated by the Bank and Bank will seek clarification, if required.

3.3.2. The Technical Evaluation will be for Technical and Functional requirement as per Annexure- 7 & 8.

3.3.3. Based on the evaluation as per Annexure-7 and Annexure-8 each Bidder will be given certain marks. Only those Bidders scoring minimum 75% and fulfilling the Terms & Conditions will be declared as technically qualified bidders.

#### 3.3.4. Scoring for Bidder Presentation

3.3.4.1. The Bidders shall be invited to the bank to deliver a presentation for about 60 minutes on the solutions that are proposed.

- 3.3.4.2. The presentations would be rated by a competent panel chosen appropriately by bank and scores would be assigned to each of the presentations. The agenda for the technical demonstration shall be provided to the bidders prior to the presentation.
- 3.3.4.3. Bank may call for POC (Proof of concept), with the bidders. The scope for POC will be containing the scope as mentioned in this document elsewhere.
- 3.3.5. If any part of the technical specification offered by the bidder is different from the specifications sought in our RFP, the bidder has to substantiate the same in detail the reason for their quoting a different specification than what is sought for, like higher version or non-availability of the specifications quoted by us, invariably to process the technical offer.
- 3.3.6. The Bank shall not allow / permit changes in the technical specifications once it is submitted.
- 3.3.7. The relevant product information, brand, and model number offered, printed product brochure, technical specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.
- 3.3.8. At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.
- 3.3.9. The Technical Proposal should be complete in all respects and contain all information sought for, as per Appendix-B. **Masked Bill of Material must be attached in Technical Offer and should not contain any price information.** The Part B-Technical Proposal should be complete and should cover all products and services. Technical Proposal without masked Bill of Materials will be liable for rejection.
- 3.3.10. Masked Bill of Material which is not as per below instruction will make Bid liable for rejection:
- 3.3.10.1. Should be replica of Bill of Material except that it should not contain any price information (with Prices masked).
- 3.3.10.2. It should not provide any price information like, unit price, tax percentage, tax amount, AMC/ATS charges, Implementation Charges etc.
- 3.3.11. After ensuring the above, it shall be placed inside a separate Envelope and sealed and superscribed on the top of the cover as **"PART B-Technical Proposal for RFP 05/2020-21 dated 10/06/2020 for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution"**.
- 3.4. **Part C-Commercial Bid:**
- The Part C- Commercial Proposals of only those bidders who qualified in **Part B-Technical Proposal** will be opened with due communication by the Bank. The Part C- Commercial Bid submitted by the bidder will be evaluated based on the documents submitted as per Appendix-C. However, for arriving at L1, Bank will conduct Reverse Auction as mentioned elsewhere in the RFP document.
- 3.5. **Reverse Auction:** Bank will conduct Reverse Auctions for arriving at L1/L2/L3 ....etc..

**4. Bidders Presentation /Site Visits / Product Demonstration/POC**

- 4.1. The Bank reserves the right to call for a presentation on the features and functionalities from those Bidders who have qualified in Part A-Conformity to Eligibility Criteria.
- 4.2. The Bank at its discretion call for providing of Proof of Concept (PoC) of proposed solution at the location which is identified by the Bank.
- 4.3. Bidders are further required to be in preparedness to demonstrate the proposed solution by arranging for product walk-through at their own installations/principals/ R&D labs duly meeting the specific requirements/issues raised by the Bank. Bidder should demonstrate complete features as per Annexure-7 during live demonstration of the product.
- 4.4. Setting of evaluation criteria for product demonstrations shall be entirely at the discretion of the Bank. The decision of Bank in this regard shall be final and in this regard, no correspondence shall be entertained.
- 4.5. All expenses incurred in connection with the above shall be borne by the bidder. However, Bank will bear the travelling, boarding and lodging expenses related to its own personnel and its Consultants, if any.
- 4.6. The presentation/document shared during the presentation/POC shall form the integral part of the offer made by the vendor and features mentioned therein should be delivered as part of the offer by the bidder at no extra cost to Bank, irrespective of the fact that such features are explicitly mentioned in the RFP or not.

**5. Normalization of Bids**

- 5.1. The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that, any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion request all the technically shortlisted bidders to re-submit the technical and Commercial Bids once again for scrutiny. The resubmissions can be requested by the Bank in the following manner;

5.1.1. Incremental bid submission in part of the requested clarification by the Bank

OR

5.1.2. Revised submissions of the entire bid in the whole

- 5.2. The Bank can repeat this normalization process at every stage of bid submission till Bank is satisfied. The shortlisted bidders agree that, they have no reservation or objection to the normalization process and all the technically shortlisted bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process.
- 5.3. The shortlisted bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

**6. Intimation to Qualified/Successful Bidders**

The Bank will prepare a list of qualified bidders at each stage on the basis of evaluation of Part A-Conformity to Eligibility Criteria, Part - B Technical Proposal and Part C-Commercial Bid. The names of qualified bidders at each stage would be announced on the Notice Board/Bank's website (i.e. www.canarabank.com). Commercial Bids of only technical qualified bidders shall be opened. Final list of the bidders (L1, L2, L3....etc) will be announced as indicated above. No separate intimation will be sent to successful Bidder.

## **7. Correction of Error in Commercial Bid:**

Bank reserves the right to correct any arithmetical errors furnished in the Commercial Bid. If any such errors are noticed, it will be rectified on the following basis:

- 7.1. Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.
- 7.2. If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly.
- 7.3. If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- 7.4. If there is discrepancy in the total arrived at Bill of Material (addition, subtraction, multiplication, division and carryover of amount from one page to another), correct total will be arrived by the Bank and the same will prevail over the total furnished in the Bill of Material.
- 7.5. If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.
- 7.6. If the bidder does not accept the correction of errors, the bid will be rejected.

## **8. Determination of L1 Price**

- 8.1. L1 Price will be determined after giving effect to arithmetical correction, if any.
- 8.2. The L1 bidder will be determined on the basis of the lowest price quoted in the Reverse Auction. The Reverse Auction would be conducted for Total Cost of ownership given in Bill of Material (indicative) as per Annexure-13 of RFP or in a manner described in paragraph F of Appendix-J. Brief Business Rules and Terms & Conditions of Reverse Auction are detailed in Appendix-J.

### **8.3. Online Reverse Auction:**

- 8.3.1. Bidders, whose Commercial Bids (Indicative) has been opened by the Bank will be called for the Reverse Auction.
- 8.3.2. Reverse Auction event will be carried out among the technically qualified Bidders, based on evaluation of Part B-Technical Proposal, for providing opportunity to the Bidders to quote the price dynamically for the procurement for which RFP is floated and also to get the most competitive price.
- 8.3.3. For finalization of the most competitive offer, the Bank will conduct "Reverse auction" The detailed procedure and Business rules for the Reverse auction is given as per Appendix-J.
- 8.3.4. Bank will call the technically qualified bidders whose Commercial Bids (Indicative) have been opened by the Bank for participating in the Reverse auction process which will be conducted by an Auction company authorized by the Bank. Bank will share the contact details of the concerned person of the Auction Company. Specific rules for this particular event viz. date and time, CAP price, bid decrement value, duration of event etc. shall be informed by the Auction Company to the participating bidders before the event. The bidders should furnish indicative prices for the project in their Indicative Commercial Bid to facilitate finalizing the start bid for "Reverse auction". However, the CAP price for Reverse auction will be fixed by the Bank.

- 8.3.5. Bidders should note that the indicative commercial bid is considered for the purpose of conducting Reverse auction process only. The L-1 bidder will be decided only later, on finalization of prices through Reverse auction.
- 8.3.6. Bidders should note that the indicative commercial bid is considered for the purpose of conducting Reverse auction process only. The L-1 bidder will be decided only later, on finalization of prices through Reverse auction.
- 8.3.7. The L1 bidder emerging at the end of the Reverse Auction process shall be required to submit the break-up of their Final price (last bid price) again as per Annexure-14 within 2 working days. Failure or refusal to offer the services/goods at the price committed through Reverse Auction shall result in forfeit of the EMD with the Bank, which may please be noted.
- 8.4. Re-auction/s Rules:**
- 8.4.1. Bank may consider the option of a Re-Auction/s in following circumstances:
- 8.4.1.1. At the end of the Reverse Auction, L1 price is not acceptable to the Bank.
- 8.4.1.2. During the process of reverse auction, if there is no bids from logged in bidders, Bank may decide a re-auction by increasing the CAP price for Re-auction.
- 8.4.1.3. At the end of the Reverse Auction If only one bidder puts up bid/s, Bank at its discretion may decide a re-auction.
- 8.4.2. Even after conducting Reverse Auction/s, if no Bidder has quoted or the prices quoted by them are not acceptable to the Bank. Bank at its discretion can ask all the technically qualified Bidders to submit the Closed Commercial Bid by giving sufficient time to the Bidders. If Bidder/s are not submitting the Commercial Bid in due date and Time, their EMD will liable to be forfeited. If the EMD is submitted by the way of BG, Bank can its discretion invoke the Bank Guarantee.
- 8.4.3. Canara Bank reserves the right to reject any or all proposals. Similarly, it reserves the right not to include any bidder in the final short-list.
- 8.5. The Bank reserves the right to modify any terms, conditions and specifications of the RFP and Bank reserves the right to obtain revised price bids from the bidders with regard to change in RFP clauses. The Bank reserves the right to accept any bid in whole or in part.
- 8.6. The bidder who is L1 will be referred to as the selected bidder.

**F. Ownership & Awarding of Contract**

1.	Bid Validity Period	7.	Project Execution
2.	Proposal ownership	8.	Security Deposit / Performance Bank
3.	Project ownership	9.	Execution of Agreement
4.	Acceptance of offer	10.	Pricing
5.	Award of Contract	11.	Order Cancellation/Termination of Contract
6.	Effective Date		

The above mentioned clauses are part and parcel of the RFP. Bidders are requested to refer at the following website for the above mentioned clauses <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>.



**G. GENERAL CONDITIONS**

1.	General Order Terms	13.	Confidentiality and Non-Disclosure
2.	Roles & Responsibility during project Implementation	14.	Indemnity
3.	Responsibilities of the Selected Bidder	15.	Force majeure
4.	Human Resource Requirement	16.	Responsibilities of the Bidder
5.	Responsibility for completeness	17.	Corrupt and Fraudulent Practices
6.	Inspection of Records	18.	Adoption of Integrity Pact
7.	Negligence	19.	Amendments to the Purchase Order
8.	Assignment	20.	Amendments to the Agreement
9.	Publicity	21.	Modification/Cancellation of RFP
10.	Insurance	22.	Social Media Policy
11.	Guarantees	23.	Resolution of disputes
12.	Intellectual Property Rights	24.	Legal Disputes and Jurisdiction of the court

The above mentioned clauses are part and parcel of the RFP. Bidders are requested to refer at the following website for the above mentioned clauses <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>.



## H. PURCHASE PREFERENCE

1.	Micro & Small Enterprises	3.	Procurement through Local Suppliers (Make in India)
2.	Startup		

The above mentioned clauses are part and parcel of the RFP. Bidders are requested to refer at the following website for the above mentioned clauses <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing/>.

  
Deputy General Manager





**Note:** The following Sections, Annexures, Forms and Formats are uploaded in Bank's website under URL: <https://canarabank.com/english/announcements/important-rfptender-documents-of-dit-wing>. Bidders are requested to submit applicable Annexures, Forms and Formats by downloading from the above mentioned website.

<b>Sections</b>	
Section D	BID PROCESS
Section F	OWNERSHIP & AWARDING OF CONTRACT
Section G	GENERAL CONDITIONS
Section H	PURCHASE PREFERENCE
<b>Annexures</b>	
Annexure-1	Bid Covering Letter
Annexure-3	Bidder's Profile
Annexure-4	Service Support Details
Annexure-5	Track Record of Past Implementation of Projects
Annexure-6	Non-Disclosure Agreement
Annexure-9	Undertaking of Authenticity
Annexure-10	Compliance Statement
Annexure-11	Undertaking Letter
Annexure-12	Escalation Matrix
<b>Forms (Purchase Preference)</b>	
Form PP-A	Undertaking for Applicability of Purchase Preference Policy
Form PP-B	Self-Declaration of MSEs and Startups
Form PP-C	Undertaking by Bidder towards Mandatory Minimum LC
Form PP-D	Certificate by Statutory Auditor of Bidder towards Mandatory Minimum LC
MeitY Form - 1	Affidavit of Self Certification regarding Domestic Value Addition in an Electronic Product
DoT Form - 1	Self-Certification regarding Local Content (LC) for Telecom Product, Services or Works
<b>Bid Formats</b>	
Appendix D	Format for Sending Prebid Queries.
Appendix E	Authorization Letter Format.
<b>Bank Guarantee Formats</b>	
Appendix-F	Bank Guarantee Format for Earnest Money Deposit.
Appendix G	Proforma of Bank Guarantee for Contract Performance.
Appendix H	Format for Bank Guarantee for Advance Warranty Payment. (Not Applicable)



<b>Pre Contract Integrity Pact</b>	
Appendix I	Pre Contract Integrity Pact.
<b>Reverse Auction Formats (Not Applicable)</b>	
Appendix J	Business Rules and Terms and Conditions of Reverse Auction.
Appendix J (1) & Appendix J(3)	Format to be submitted before commencement of Reverse Auction.
Appendix J(2)	Format to be submitted after Reverse Auction by L1 vendor.
<b>Other Format</b>	
Appendix-K	Location Details.



**Annexure-2**  
**Eligibility Criteria Declaration**

The Deputy General Manager  
Canara Bank  
Procurement Group - DIT Wing  
HO: BENGALURU

**SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.**

**Ref: Your RFP 05/2020-21 dated 10/06/2020.**

**We have carefully gone through the contents of the above referred RFP and Replies to Prebid Queries and Amendments and furnish the following information relating to Eligibility Criteria.**

	Sl. No.	Eligibility Criteria	Documents to be submitted for Eligibility Criteria Compliance	Bidder's Response and Documents Submitted
CONSTITUTION	1.	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for last two years as on RFP date.	Copy of Certificate of LLP registration. (OR) Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company (OR) Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies.	
OEM/OSD/OSO	2.	Bidders shall be the Original Equipment Manufacturer (OEM)/Original Software Developer (OSD)/Original Software Owner (OSO) of the proposed solution	If the applicant is an OEM/OSD/OSO, an Undertaking Letter has to submitted to this effect.	



<b>FINANCIALS</b>	3.	The Bidder should be in profit during last two years of its operation. This profit shown should be from individual company and not from any group of companies.	Bidder has to submit copies of audited Balance Sheets for last 2 Years [i.e. 2017-18 and 2018-19]. AND Bidder must produce a certificate from the Company's Chartered Accountant to this effect.  The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.	
	4.	The Bidder should have Positive Net Worth as on 31/03/2019.	The Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain UDIN.	
<b>BIDDER EXPERIENCE</b>	5.	The bidder Should have been providing similar solutions (Online Digital Lending/Trading) to any other NBFCs / Bank as on the date of RFP.	Purchase Order copy/reference letter from the customer clearly mentioning the solution name should be submitted by the Bidder.	
	6.	The Bidder should have past experience in API integration with a. NSDL/CDSL/Stock Exchange/Commodities Exchange [any one]  And  b. Any BFSI Interface	Copy of relevant certifications	

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection.

Date

Signature with seal

Name :

Designation :



**Annexure-7**  
**Technical & Functional Requirement Development, Implementation and Maintenance of Loan against Securities.**

SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

Ref: Your RFP 05/2020-21 dated 10/06/2020.

**Note:**

- a) If the Bidder feels that certain features offered are superior to what has been specified by the Bank, it shall be highlighted separately. Information regarding any modification required in the proposed solution to meet the intent of the specifications and state-of-the-art technology shall be provided. However, the Bank reserves the right to adopt the modifications / superior features suggested/offered.
- b) The Bidder shall provide all other required equipment and/or services, whether or not explicitly mentioned in this RFP, to ensure the intent of specification, completeness, operability, maintainability and upgradability.
- c) The selected bidder shall own the responsibility to demonstrate that the services offered are as per the specification/performance stipulated in this RFP and as committed by the bidder either at site or in bidder's work site without any extra cost to the Bank.

Sl. No.	Requirement	Max Marks		Compliance (Yes/No)	Remarks (If any)
		Available	Not Available		
1.	The solution should assign every Customer with a unique code for individual product (in view of expanding the product types in future. (Preferably the Broking ID code generated by broker will be taken as code).	3	0		
2.	The solution should be capable of capturing the following fields under Client Master viz., Product, Client Code, Client Name, Client Email ID, Client Contact Number, Client Residence Number, Client Correspondence Address, FATCA, PAN, Aadhaar ID, Demat ID, Demat Account No. CBS customer ID, Bank Name, Bank Account No, Bank IFSC Code, Realtion Ship Manager Name, Service Manager name, Branch, Region, Circle, Family Code, Group Code, Professing Fees (% or Flat), Interest rate %, Interest Rate Payment, Interest Due Date, Penal Charges for delayed payment etc.	3	0		
3.	The system should be capable of sending periodic and specific email communication to customers, Bank Management, Relationship Managers etc.	3	0		
4.	The system should be capable of sending periodic SMS communication to customers, Bank Management, Relationship Managers for communication of Margin Call etc.	3	0		



5.	The solution should be capable of handling various modes of collateral operations such as POA, Transfer to Lender Demat Pool etc.	3	0		
6.	The solution should be capable to build hierarchy of Each Business Vertical I.e. mapped to its lowest level of people sourcing the business as per <u>Appendix-M (1)</u> .	3	0		
7.	The solution should be capable of updating settlement master for BSE and NSE cash segments as per <u>Appendix-M (2)</u> .	3	0		
8.	The solution should be capable of updating list of Holidays where exchanges are closed.	3	0		
9.	The solution should be able to update and maintain Security Master Information as per <u>Appendix-M (3)</u> .	3	0		
10.	The solution should be capable of maintaining and updating Loan Master as per <u>Appendix-M (4)</u> .	3	0		
11.	The solution should be capable of generating various MIS reports as per <u>Appendix-M (5)</u> .	3	0		
12.	The solution should be capable of handling various level of Users such as Central Operations Team user, Sales user, Clients etc.	3	0		
13.	The solution should be capable of integration with various other solutions such as DP system of the Bank, NSE/BSE (for real time prices and monitoring of Risk parameters on real time basis), Canara Bank Back Office systems and The Core Banking system of the Bank, Credit Bureaus. The selected vendor will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the LAS.	3	0		
14.	The solution should be in English Language. However it should have the capability to support certain communication templates in regional languages also.	3	0		
15.	The Vendor is required to provide training to the Bank's core team on the LAS, provide a training schedule and furnish training details as per the RFP requirement.	3	0		

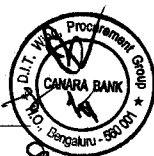
**All the requirement mentioned in Annexure-7, are mandatory and will be evaluated during live demonstration and marks will be allotted. Non-compliance to any of the requirement as per Annexure-7 will lead to disqualification.**

Date

Signature with seal

Name :

Designation :



**Annexure-7(A)**

**Scoring Matrix for the Loans Against Securities Solution**

SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

Ref: Your RFP 05/2020-21 dated 10/06/2020

A	PRIMARY OBJECTIVES	Maximum Score	Marks Allotted
1.	Number of Client Implementation for the Loans Against Securities  More than 2 = 10 Marks At least 1 = 8 Marks Other Similar Solution (Online Digital Lending/Trading)= 4 marks	10	
2.	Availability of Online Digital Lending Platform Support by the Bidder.  Yes : 10 Marks No: 5 Marks  The above functionality will be evaluated during Live demonstration.	10	
3.	Experience in API integration with Depository (NSDL / CDSL), Stock Exchange and Banking interface.  All APIs : 10 marks At least one : 5 Marks This requirement is mandatory, if Bidder is not able to show at least one, the Bidder will be disqualified.	10	
4.	Live demonstration of the proposed solution as per Annexure-7 and Appendix-M.	50	
<b>TOTAL</b>		<b>80</b>	

Bidder has to score minimum 75% marks (60 out 80) for qualifying under evaluation of Part-B-Technical proposal

Date

Signature with seal

Name :

Designation :



Annexure-8  
Scope of Work

SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

Ref: Your RFP 05/2020-21 dated 10/06/2020

1. Objective

- 1.1. Online Loan Against DMAT Shares/Bonds/Mutual Funds is basically a loan wherein you pledge the securities you have invested in as collateral against the loan amount .Canara Bank invites tender for Loans Against Securities to offer an overdraft facility to customers which is pledged against financial securities like shares, units ,Mutual Funds and bonds. The bidder must support following facilities-
  - 1.1.1. Facility to pledge the securities
  - 1.1.2. Facility of Online Lien Marking
  - 1.1.3. Facility to Online release the security
  - 1.1.4. To show Real time value of securities
  - 1.1.5. Facility to connect various DMAT service providers
  - 1.1.6. Facility to comply regulatory guidelines as set by the regulators for Online Loans Against DMAT Securities
  - 1.1.7. Monitoring the Loan to value by getting daily rate of securities from NSDL/CDSL i.e. Margin Management.
- 1.2. Canara Bank has outlined its vision for a capital market lending and related transformation. The Bank intends to evaluate proposals from reputed software companies' for Development, Implementation and maintenance of LAS.
- 1.3. Bank, during the period of the contract, based on its technical and functional requirements may intend to add additional third party application and interfaces to the LAS. (Maximum 6 Application Interfaces-Internet Banking, Mobile Banking, Single-Sign-On, Corporate Website, etc.)
- 1.4. Vendor has to extend all necessary support and assistance for addition to the Solution with the required third party applications and interfaces desired by the Bank at no additional costs.
- 1.5. The Vendor should ensure that all systemic changes or new requirements necessitated out of RBI / SEBI, Government / other regulatory guidelines or other Bank requirements as per the RFP are made available from day one of the solution going live. Any new government/ regulatory requirements that impact the provided solution to the Bank need to be incorporated as a feature upgrade or an enhancement or a patch and should be provided to the Bank at no additional cost during the warranty period and AMC/ATS period, if contracted.





## 2. Project Scope

- 2.1. Description of the envisaged scope is enumerated as under. However, the Bank at its discretion reserves the right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions.
- 2.2. Based on the contents of the RFP, the selected vendor shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the efforts estimated for implementation of the same and the resource and the equipment requirements. The Bank expressly stipulates the Vendor's selection under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The vendor shall be required to undertake such tasks, render requisite services and make available such resources. as may be required for the successful completion of the entire project at no additional cost to the Bank.
- 2.3. Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Bank. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.
- 2.4. The Vendor will be required to fix any vulnerability in the solution at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by the Bank or can be a finding of any internal or external audit conducted by the Bank or its auditors on a periodic basis.
- 2.5. The Vendor is required to note the following points:
  - a) The Vendor has to size the Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the solution, and to meet technical and functional requirements as per the terms of the RFP within the timeframe prescribed by the Bank.
  - b) The Vendor is completely responsible for the proposed solution to meet the scope and objectives of the RFP and all addenda & corrigenda issued thereafter. The Bank assumes no responsibility for assumptions made by the Bidder. In the event the proposed solution fails to meet the Service Level Agreement (SLA) service levels and the scope and objectives of the RFP (and addendums), the Bidder will have to upgrade, modify or replace the solution at no additional cost to the Bank.
  - c) The Bidder has to ensure the arithmetical accuracy of the technical and commercial bid. The Bank will not be responsible for any errors in the bid submitted by the Bidder.
  - d) Any assumptions, changes, deviations other than what is specified and accepted by the Bank will not be considered for the purpose of this RFP.

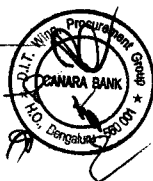


### 3. Deployment of LAS

- 3.1. The Bidder is required to design, develop, procure, supply, install, train, customize, test, implement, rollout and maintain the Solution as per the requirements of this RFP for the period of the contract.
- 3.2. The bidder has to implement the solutions at DC and DRC. Bidder may also need to implement part of proposed solution/application at offices of the Bank and other locations within the Bank or its associates etc. depending on the proposed solution. During implementation, the selected bidder needs to adhere to all the requirements provided by Bank as part of this RFP.
- 3.3. The developed application should accommodate the growth of the Bank and adhere to the projections provided in the RFP document without any commercial implication during the contract period

### 4. Interface & Integration requirements

- 4.1. Bidder has to customize, implement, train, rollout and maintain the interfaces.
- 4.2. The Bidder is required to build interfaces between the proposed Solution with the applications and systems mentioned in the RFP.
- 4.3. Bank expects that the integration/interface architecture is based around industry best practices.
- 4.4. The selected Bidder will be responsible for identifying the detailed interface requirements for integrating the proposed packages to the existing systems of the Bank for all functionalities as mentioned in this RFP.
- 4.5. The interface architecture should be clearly defined. The integration architecture should include the types of interfaces supported; the standards used and should comply with Bank architecture principles.
- 4.6. The Bidder will present to the Bank the interface requirements for review. Any suggestions from the Bank will have to be included by the Bidder.
- 4.7. The Bidder will be responsible for developing, testing and maintaining the interfaces. When developing the interfaces, the Bidder should ensure the requirements of data format, frequency of data transfer, quality checks and validations before data transfer and priorities for data transfer are identified and addressed.
- 4.8. The Bidder must ensure that all applicable interfaces are automated with no manual intervention required for their successful operation on an on-going basis.
- 4.9. The Bidder must ensure to incorporate all necessary security & control features within the application, operating system, database, etc. so as to maintain integrity and confidentiality of data at all times.
- 4.10. The Bidder will be responsible for setting up the test environment for interface testing.
- 4.11. The Bidder will help/assist the Bank in preparing the test cases for the testing. Bidder shall ensure that the test cases meet all the testing requirements of the Bank.



4.12. The Bidder must ensure that a sound methodology is implemented (e.g. SOA governance framework, integration competency centre) to manage the interfaces.

## 5. Software Licenses

5.1. The Bank will not be responsible or liable for any infringements or unauthorized use of the licensed products. In the event of any claims against the Bank for any license related issues, the selected Bidder will have to act upon the same and all liabilities and claims whatsoever will have to be settled by the selected Bidder.

5.2. Further, if the selected Bidder has missed out providing any required licenses to the Bank, then the Bank will not bear any additional amount for procurement of such licenses at a later date.

5.3. Selected Bidder is required to consider the Technical Support of the Solution and related application software for the period of contract from day one.

## 6. Hardware

6.1. Bank will be providing required Hardware as virtual machines (ESXi). Bidder has to provide the sizing requirement.

6.2. System should be sized to ensure that data relating to customer master information accounts etc. would be retained online for entire lifecycle.

6.3. The selected Bidder is required to provide appropriate interface for quick retrieval of data from the archives as and when required without any intervention by the bidder once the system goes live. Data archival must be an automated process based on certain business rules which will be shared with the successful bidder and data retrieval system needs to be user friendly on demand system without the intervention of the selected Bidder once the system is online.

6.4. The design should be such that the minimum availability requirements as specified in the SLA section of the RFP are met.

6.5. The Proposed Application should support Active-Active configuration.

## 7. Database

7.1. The Bank intends to have application which runs preferably on Oracle Database for which the Bank has full use license.

7.2. If the Database is used other than oracle, Bidder to mention the cost separately in the Bill of Material.

7.3. The selected Bidder will have to provide complete support for installation, implementation, maintenance etc. during the period of the contract.

7.4. The sizing methodology and working will need to be done by the bidder and submit to the Bank as part of technical bid.

## 8. Implementation Methodology

8.1. The selected Bidder should follow a suitable methodology for delivering the requirements of the RFP for the entire contract period. Accordingly, the Bidder should



factor for necessary effort and team deployment. The methodology should clearly lay out the overall steps from initiation to closure of this engagement.

- 8.2. The FSD (Functional Requirement Document) would be reviewed by the Bank and the selected bidder is expected to remediate all gaps identified by the Bank.
- 8.3. The methodology should address all stages including development, customization, and Facilities Management services. Each step should detail the input, process and output. The selected Bidder should further provide the deliverables and sign off process for each of the deliverables at various stages. The selected Bidder would need to deploy team for implementation (including Project Manager) onsite at Bank's location (Bangalore) on full time basis.
- 8.4. The selected Bidder must ensure that these resources are on the project on a full time onsite basis during the implementation phase.

#### **9. Functional Specifications Document/study (FSD)**

- 9.1. The selected bidder will conduct a detailed systems requirements study and provide a solution specific FSD for solutions relating to the functionalities as required supporting the various processes within the Bank as responded by the Bidder in Annexure 7,8 & Appendix-M.
- 9.2. The FSD should include the standard operating procedure proposed for the re-aligned process. The Bidder is expected to assist the Bank in aligning the business requirements with the application so as to enable centralization of desired business process, eliminate redundant and duplicate processes, increase operational efficiency and improve customer service.
- 9.3. Bidder is expected to prepare detailed documentation, presentation, workflows for the business processes affected due to implementation of the LAS and other applications implementation.
- 9.4. The Bidder shall provide the FSD to the Bank for review and comments and any comments or suggestions of the Bank will be incorporated therein.
- 9.5. The Bank will identify functional heads for each process, which would be responsible for the review, comments and sign-off of the FSD.
- 9.6. The FSD will be deemed completed when signed-off from the Bank.

#### **10. Business Process Definition (BPD)/Parameterization**

- 10.1. The selected bidder is also expected to carry out and document a detailed current assessment for all business activities, and services performed by the Bank to gain understanding of the Bank's existing business and operations.
- 10.2. The selected bidder is expected to help the Bank to parameterize the product and provide valuable inputs at the time of system parameterization based on the current state assessment undertaken by the selected bidder. Also, the core team training conducted by the selected bidder should reflect the understanding of the Bank's current processes as a result of conducting the current assessment.
- 10.3. The selected bidder would be responsible for ensuring that the BPD/Parameterization exercise is as per the plan.



## 11. Customization

- 11.1. The Selected Bidder has to carry out all the customisations as per the Techno Functional Specification without any additional cost to the Bank.
- 11.2. The Bidder is expected to undertake a detailed current system and procedures assessment for the Solution. The Bidder is expected to document the current state assessment and get the same reviewed and approved by the Bank.
- 11.3. The Bidder is also expected to identify the current state gaps between the procedures and practices followed by the Bank with the LAS being implemented and get the same reviewed and approved by the Bank.
- 11.4. The Bidder needs to provide all statutory and regulatory reports as required by the regulatory institutions. The Bank will not pay any additional customization costs either for gaps observed and/or gaps observed for statutory or regulatory reports as required by the Bank.
- 11.5. The Bidder is expected to provide a resolution to all gaps observed during Functional specifications evaluation, Product Demonstration, Current Systems Study, Training, User Acceptance Testing (UAT), Business Process Definition (BPD) and subsequent roll out for all the proposed solutions. The cost of customization should be included in the price bid.
- 11.6. Over and above the Bank MIS/report requirements (including regulatory reports) specified in the Appendix 01 - Techno Functional Specification, the Bidder must additionally make provision for configuration/customization/development and delivery of a total of simple and customized reports/MIS from the Solution.
- 11.7. Additional customization beyond the RFP requirements: The Bank may require the Bidder to address additional requirements that are none of the following:
  - Bug fixes
  - Gaps found during base version testing
  - Gaps against the functionalities specified in the Techno Functional Specification
- 11.8. The Bidder will have to ensure that the software provided as part of the LAS project meets all the requirements described in detail in the functional and technical requirements and to carry out all customizations or development work as maybe required by the Bank at no additional charge/fees/expenses.
- 11.9. The Bidder will have to provide all the MIS reports as per the requirements of the Bank. For meeting the MIS requirements of the Bank, the Bidder will also need to provide a report generation tool and train the Bank personnel as part of the RFP. The precise scope of the customization and development work to be undertaken by the selected bidder will have to be as per the requirements of the Bank as described in the RFP.
- 11.10. The selected bidder will have to document and submit to the Bank all the testing activities, procedures and results. The selected bidder is required to ensure that the software provides interfaces to the other application systems at the Bank as specified in respective functional specifications as per Techno Functional Specification at no additional cost or fees or charges or expenses.



- 11.11. The selected bidder will have to provide the Bank weekly progress reports on the bugs/problems reported/points taken up with schedule of date of reporting, date of resolving and status for all kind of bugs and problems whether reported by Branch Office /Area Office/Corporate Office or selected bidder staff.
- 11.12. Customizations would be both with respect to the LAS and interfaces that the Bank proposes to implement through the selected Bidder.

## **12. Module Integration**

- 12.1. The selected bidder is expected to build integration between the modules under the scope.
- 12.2. The selected bidder would have to make a system study, identify gaps, resolve the same, test all such scenarios and then implement the same into production.
- 12.3. To ensure the tight integration of the system, the selected bidder needs to integrate all the software modules. The selected bidder will be responsible for fault detection and rectification.
- 12.4. The selected bidder is responsible to ensure that the systems are fully functional the way they are expected to operate and behave.

## **13. Gap Identification & Resolution**

- 13.1. The selected bidder has to provide all functionalities as mentioned in the Techno Functional Specification, meet the Technical Requirements & provide all functionalities as mentioned in the FSD.
- 13.2. The selected bidder will provide Bank with gap identification report along with the necessary solutions to overcome the gaps and the time frames.
- 13.3. Selected bidder will ensure that all gaps identified at the time of system testing will be immediately resolved.
- 13.4. The selected bidder will ensure that gaps pointed out by the audit and inspection teams, statutory and regulatory bodies, or any other third party agency engaged by the Bank will be immediately resolved.
- 13.5. The selected bidder shall resolve gaps by proposing a suitable temporary work around
- or
- customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution.
- 13.6. Selected bidder will give adequate time to Bank for reviewing the gap report.
- 13.7. Selected bidder will incorporate all suggestions made by Bank to gap report.
- 13.8. The selected bidder will ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the time lines agreed, for the implementation and roll out.
- 13.9. The cost of all customizations as mentioned above is required to be included in the price bid and the Bank will not make any additional costs for such effort till all the Offices are live. While costing the customization effort required, the selected bidder



should exclude the effort required from the Bank. The selected bidder will understand the priorities/ implications and accordingly plan the gap remediation.

13.10. The selected bidder is expected to document all gaps observed by the Bank at various stages of implementation including their solution and monitor and track the status of the same throughout the implementation.

#### 14. Testing

14.1. The Bank proposes to conduct "User Acceptance Testing" ("UAT") of the Solution for the purpose of ensuring that all the functionalities requested for by the Bank are available and are functioning accurately. The UAT would be carried out for the LAS proposed by the selected bidder. The detailed test cases along with test data and expected results will be created by the selected bidder and approved by the Bank. The Bank may also add test cases if it identifies any gaps. The Bank shall participate in the UAT along with the bidder; all necessary support needs to be provided by the selected bidder to the Bank.

14.2. The selected bidder will convey to the Bank that all the customizations that are required for "Go Live", as agreed upon and signed off by the Bank are completed and the solution is ready for final testing.

14.3. The Bank expects the test environment to be available to the Bank at all times, for the purpose of testing.

14.4. The Bidder is expected to provide access to the Bank employees to its test and development infrastructure. The Bank plans to use the testing environment throughout the period of the contract.

14.5. The Bidder will assist the Bank in conducting all the tests and analyzing/comparing the results. Bidder shall provide adequate full time resources conversant in respective business areas, for trouble-shooting and resolving defects during the entire UAT process.

14.6. Any deviations/discrepancies/errors observed during the testing phase will be formally reported to the selected Bidder and the selected bidder will have to resolve them immediately or within the UAT approach and guidelines formulated between the Bidder and the Bank. The resolution timelines will be completely aligned to the project timeline of this RFP.

14.7. The selected bidder will be responsible for maintaining appropriate program change control and version control for all the modifications/enhancements carried out during the implementation/testing phase.

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

#### 15. Data Migration

15.1. No Data Migration Activity in the initial stages.

#### 16. Training

16.1. The Selected bidder will be responsible for training the Bank's employees in the areas of parameterization, implementation, migration, operations, management, error handling, system administration, etc. The training should at least cover the following areas:

- Functionality available in the solution
- Product setup and Parameterization
- Impact analysis
- Advanced user training



- Techniques of generating various MIS/EIS reports
  - Using of all the auditing tools being provided
  - Developing new audit reports/tools in the proposed solution
  - System and Application administration
  - Log analysis and monitoring
  - Database and data dictionary
- 16.2. The training batches may be continuous or in staggered fashion
- 16.3. All trainings are to be conducted at Bank premises.
- 16.4. Training infrastructure such as training rooms, projectors, etc. will be provided by the Bank. The selected bidder will be responsible for providing trainers and any requisite training materials to the trainees.
- 16.5. The onus of preparing the training material will be on the selected bidder.
- 16.6. The selected bidder will be expected to deliver to the Bank, one physical copy and one electronic copy of documentation for each of the deliverables and online context-sensitive help module included in the software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of the Bank specific documentation for its internal use.
- 16.7. The selected bidder has to ensure that there is online help available for each functional area within the solution post go live of the application for every user of the Bank.

**17. Stress Testing & Parallel Run**

- 17.1. The Bank proposes to conduct "Stress Testing" for the Solution for the purpose of ensuring that all the functionalities requested for by the Bank are available and are functioning accurately. It is up to the Bank if they want to participate in the Stress Testing. If the Bank decides to participate in the Stress Testing along with the selected bidder, all necessary support needs to be provided to the Bank.
- 17.2. The selected bidder will provide following to the Bank:
- Determine breaking points for the solution
  - Confirm that intended specifications are being met
  - Determine modes of failure (how exactly a solution fails)
  - Test stable operation of a part or solution outside standard usage
- 17.3. Any deviations/discrepancies/errors observed during the testing phase will be formally reported to the selected bidder and the selected bidder will have to resolve them immediately or within the Stress Testing approach and guidelines formulated between the selected bidder and the Bank. The resolution timelines will be completely aligned to the project timeline of this RFP.

**We hereby comply with the Scope of Work mentioned from Point no. 01 to 18 of Annexure-8**

Date

Signature with seal

Name :

Designation :





**Annexure-13 (Not Applicable)**  
**Manufacturer Authorization Form**

[Note: This Format Letter should be on the letterhead of the OEM/OSO/OSD concern and should be signed by an Authorised Signatory of the OEM/OSO/OSD]

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

The Deputy General Manager,  
Canara Bank,  
Procurement Group,  
DIT-Wing, Naveen Complex, 14 M G Road,  
Bengaluru-560 001  
Karnataka

Dear Sir,

**SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.**

**Ref: RFP 05/2020-21 dated 10/06/2020**

We \_\_\_\_\_ who are established and reputed manufacturers of \_\_\_\_\_ having factories/development facilities at 1) \_\_\_\_\_ and 2) \_\_\_\_\_ do hereby authorize M/s \_\_\_\_\_ (Name and address of the Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above invitation for tender offer.

We (Manufacturer/Original Software Owner/Developer) hereby extend our full guarantee and warranty as per terms and conditions of the tender and the contract for the solution, products/equipment and services offered against this invitation for tender offer by the above firm and will extend technical support and updates and ensure availability of spares including processors for our products for contract period from the date of installation.

We (Manufacturer/Original Software Owner/Developer) also confirm that we will ensure all product updates (including management software updates and new product feature releases) are provided by M/s ..... for all the products quoted for and supplied to the bank during the Contract period. In case this is not considered while quoting and in the event M/s ..... fail in their obligations to provide the updates within 30 days of release/announcement, we hereby confirm that we will provide the same to the bank at no additional cost to the bank and we will directly install the updates and any new Operating Software releases at the bank's premises.

We also confirm that the proposed solution offered by the bidder to the Bank are correct, viable, technically feasible for implementation and the solution will work without any hassles in all the locations. We also confirm that all the equipment offered are not "End of Life" during the next One Year and "End of Support" for total Contract Period.

We hereby commit to the tender terms and conditions and will not withdraw our commitments during the process and or during the period of contract.

Yours faithfully

(Name)

For and on behalf of

M/s



**Annexure- 14**  
**Bill of Material**

SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

Ref: RFP 05/2020-21 dated 10/06/2020

Notes

1. These details should be on the letterhead of Bidder and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
2. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
3. Do not change the structure of the format nor add any extra items.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

(The Bidder is expected to quote the costs for all items required for fully complying with the requirements of the RFP (including addendums, Corrigendums, if any) in the respective sections of the price bid. The prices for the respective sections would be deemed to include all components required to successfully implement and maintain the solution for the period of the contract.)

**Table -A**  
**Price details for Implementing Loan Against Securities (LAS) in Canara Bank**

Sl. No.	Requirement Details	Price with Three years Comprehensive onsite warranty and support (Excl. of Tax)	AMC/ATS Charge after completion of warranty period of 3 years (Excl. of tax)		Price with Three Years Comprehensive Onsite Warranty and Two Years AMC/ATS after Warranty period(Excl. of tax)	Tax for Column d		Price with Three Years Comprehensive Onsite Warranty and Two Years AMC/ATS after Warranty period(Incl. of tax)
			4 <sup>th</sup> year	5 <sup>th</sup> year		Tax %	Tax Amt.	
			A	B		C	D=A+B+C	
1.	Cost for Loan Against Securities Solution with Enterprise Licenses							
2.	Database cost (Bidder to put Zero(0) in case Oracle Database is being used by solution)							
3.	One Time Implementation Cost		xx	xx				
4.	Training Cost		xx	xx				
5.	Total Cost of the solution (total of column-G of row 1,2,3 & 4)							



**Table-B**  
**Cost for any additional requirements additional customization / enhancement**

Description	Charges Per Man day [Excl. of Tax]	Tax %	Tax Value	Charges Per Man day [Incl. of Tax]	No. of Years	No. of man days#	Total Cost [Incl. of Tax]
	a	b	c	d=(a+c)	e	f	g=(dxexf)
Cost for any additional requirements additional customization/ enhancement					5	50	

**Table-C**  
**Charges for Onsite Resources**

Description	Charges for one resource Per Month [Excl. of Tax]	No. of Months	No. of Resources	Charges for resources for 36 Months [Excl. of Tax]	Tax %	Tax Value	Charges for resources for 36 Months [Incl. of Tax]
	a	b	c	d=axbxc	e	f	g=d+f
Cost of Onsite Resources.		36	2				

**Table-D**  
**Total Cost for 5 Years Contract Period**

(Amount in Indian Rupees)

Sl. No.	Details	Cost (inclusive of tax)
1.	Total Cost as per Table-A [Total of Column G]	
2.	Cost for any additional requirements additional customization/ enhancement as per Table-B [column g]	
3.	Charges for Onsite Resource as per Table-C [Column g]	
4.	Total Cost of Ownership [Total of 1 , 2 and 3]	

**Undertaking**

- i. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- ii. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- iii. We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- iv. We agree that the Bank will accept no counter condition/assumption in response to commercial bid. Bank has a right to reject such bid.
- v. We agreeable to the payment schedule as per "Payment Terms" of the RFP.

Date

Signature with seal

Name :

Designation :



## Appendix -A

### Instructions to be noted while preparing/submitting Part A- Conformity to Eligibility Criteria

The Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature (not initials) of the authorized signatory. All the Annexures should be submitted in Bidder's Letter Head.

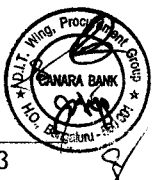
- 1) Index of all the documents submitted with page numbers.
- 2) Cost of Tender document by way of DD payable at Bengaluru / Exemption Certificate.
- 3) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.
- 4) Undertaking for applicability of Purchase Preference Policy as per Form PP-A. (if eligible)
- 5) Self-Declaration of MSEs/Startup as per Form PP - B. (if eligible)
- 6) Undertaking by Bidder towards Mandatory Minimum LC as per Form PP-C (In Case Bidder Seeking Benefit of PP-LC). (if eligible)
- 7) Certificate by Statutory Auditor of Bidder towards Mandatory Minimum LC as per Form PP-D (In Case Bidder Seeking Benefit of PP-LC). (if eligible)
- 8) Power of Attorney / Authorisation letter signed by the Competent Authority with the seal of the bidder's company / firm in the name of the person signing the tender documents with supporting documents.
- 9) Bid Covering letter as per Annexure-1.
- 10) Eligibility Criteria declaration as per Annexure-2 with documentary proof in support of the Eligibility Criteria.
- 11) Bidder's Profile as per Annexure-3.
- 12) Service Support Details as per Annexure-4.
- 13) Track Record of Past Implementation of Projects as per Annexure-5.
- 14) Non-Disclosure Agreement as per Annexure-6.
- 15) Signed Pre Contract Integrity Pact as per Appendix-I on non-judicial Stamp paper.
- 16) Bidder should submit Vendor Risk Assessment with all supporting documents as per Appendix-L attached to this RFP.
- 17) Write up on the Work Experience / Expertise on Loan Against Security Solution.
- 18) Bidder should have central help Desk available on 24x7x365 basis for support and complaint booking. Details of the Help Desk phone no. & email ID has to be provided.
- 19) Bidder should provide Call Log in procedure for call logging and ticketing.



**Appendix-B**  
**Instructions to be noted while preparing/submitting Part B-Technical Proposal**

The Technical Proposal should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature (not initials) of the authorized signatory. All the Annexures should be submitted in Bidder's Letter Head. Technical Offer for this RFP shall be made as under:

- 1) Index of all the document submitted with page numbers.
- 2) Compliance to the Technical & Functional Requirement of Loan Against Security Solution as per Annexure-7.
- 3) Compliance to the Scope of Work as per Annexure-8.
- 4) Undertaking of Authenticity for Supply, Installation, Implementation and Maintenance of IT Infrastructure Monitoring Solution for Canara Bank as per Annexure-9.
- 5) Compliance Statement as per Annexure-10.
- 6) Undertaking Letter as per Annexure-11.
- 7) Escalation Matrix as per Annexure-12.
- 8) Masked bill of Material as per Annexure-14.
- 9) Technical Documentation (Product Brochures, leaflets, manuals, drawings).
- 10) A detailed list of the other Infrastructure required and any other precautions to be undertaken should be given in detail along with the Technical Proposal.
- 11) Bidder has to provide detailed proposed BOM each line item wise for Solution, OS, Licenses for Five (5) Years as part of Technical Bid.



Appendix-C

Instruction to be noted while preparing/submitting Part C-Commercial Bid

The Commercial Bid should be made in an organized, structured, and neat manner. Brochures / leaflets etc., should not be submitted in loose form. All the pages of the submitted bids should be filed and paginated (serially numbered) with seal and signature (not initials) of the authorized signatory. All the Annexures should be submitted in Bidder's Letter Head.

The suggested format for submission of commercial Offer for this RFP is as follows:

- 1) Bill of Materials as per Annexure-14.
- 2) Affidavit of Self Certification regarding Domestic Value Addition in an Electronic Product. (MeitY Form -1) (if eligible).
- 3) Self-Certification regarding Local Content (LC) for Telecom Product, Services or Works. (DoT Form - 1) (if eligible).



Appendix-L

VENDOR RISK ASSESSMENT

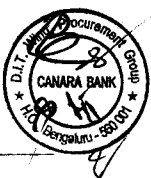
1. NAME AND ADDRESS OF THE VENDOR:

Regd Office
Correspondence address

2. Name of the Activity/Project with us:

1) COMPANY PARTICULARS:

Sl. No.	Particulars	Remarks
1.	Whether any change in constitution of firm	Yes/No
	If yes, term(yrs) from last change/initial estb	
	If yes, date of reconstitution	
2.	Main business of vendor	
	Experience in years(main business)	
	Subsidiary business (Annexe if many business)	
	Experience in years (Subsidiary business)	
3.	Whether unit is MSME/start up	Yes/No
4.	Is firm holds any quality certifications like ISO/BIS etc.,	Yes/No
	If yes, give details and how many certificates holds	
5.	Details of sister concerns dealing in same type of business like similar type of business or no similar type or no sister concern	
6.	Present Banker	
	Status of firm with present Banker(applicable if unit is sick/NPA only)	
7.	Constitution of Firm like individual or prop, partnership, LLP, ltd company, PSU etc	



**II) BUSINESS PARTICULARS OF FIRM:**

1.	Major clients of vendor (in nos)	
	Details of clients (annexe if many)	
2.	No of business projects received for last 2 year(nos)	
	Value of the above projects(Rs.)	
	No of projects , participated in last 2 year	
	No of projects in execution phase of last 2 year receipts.	
3.	Major competitors in market (NO)	

**III) LEGAL ISSUES AND OBLIGATIONS:**

1.	Ever blacklisted from any organization for last 5 years	Yes/No
	If yes, give details	
2.	Any notice received from any regulatory body	Yes/No
	If yes, give details	
3.	Any major litigations in police/court/DRT/Income tax/ED/CBI/ Labour court or any such regulatory body.	Yes/No
	If yes, give details	
4.	Whether all statutory dues like ESI, PF, tax, etc., are paid upto last ABS.	Yes/No
	If no, particulars of pending dues	
5.	Any major fraud/breach of policies within company noticed for last 2 years	Yes/No
	If yes, impact (amount)	

**IV) BUSINESS POSITION:**

1.	Firm is credit rated	Yes/No
2.	If yes, rating agency & present rating	
3.	Industry position of firm (like gartner listing, etc.,) and whether firm is in better position or best position or not in better position	





## Appendix-M

### Detailed Business Requirement for Loan against Securities/ Margin Financing/ IPO Financing Products

SUB: RFP for Selection of Vendor for Supply, Installation, Development, Implementation, Customization and Maintenance of Online Loan Against DEMAT Securities Solution.

Ref: RFP 05/2020-21 dated 10/06/2020

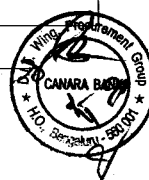
#### 1. Background:

- 1.1. Canara Bank will offer following loan against securities products to the Customers.
- 1.2. The underlying nature of the product will be loan against securities however the product variant will be different based on nature of funding. Broadly the product classification will be as under;
  - 1.2.1. Loan Against Securities.
  - 1.2.2. Loan against Mutual Funds /bonds /debentures.
- 1.3. The document has 4 parts:-
  - 1.3.1. Part1 will detail the Masters requirement which will be common to all the product lines.
  - 1.3.2. Part2 will detail product wise specifications and reports.
  - 1.3.3. Part3 gives details about Users accessing the systems.
  - 1.3.4. Part4 enumerates other core system were API needs to be built for seam less working.

#### 1.4. Part1-Masters

##### 1.4.1. Client Master

Product	1. Loan Against Securities 2. Margin Trade Finance 3. IPO Financing 4. ESOP Financing	Every Customer will be having unique code for individual product
Client Code	This will be unique code	Preferably the Broking ID code generated by broker will be taken as code
Client Name		
Client Email ID		
Client Contact Number		
Client Residence Number		
Client Corresponding Address		
FATCA		
PAN		
Aadhar Card ID		
Demat ID		
Demat Account No		
Bank Name		
Bank Account No		
Bank IFSC Code		



Relationship Manager Name		
Service Manager Name		
Branch		
Region		
Zone		
Business Vertical		
Family Code		
Group Code		
Processing Fees	% or Flat	
Interest Rate % p.a.	%	
Interest Rate Payment	Specify 1 month, 2 month, 3 months	
Interest Due Date		
Penal Charges for delayed Payment		
Funding to Consider for	1 NSE 2 BSE 3 FNOMTM 4 Charges	Tick option. To help system to commute funding
Email Communication	Daily, Weekly Monthly Quarterly, Half Yearly, Annually	
Communication to	Client, RM, SM, Branch, Region, Zone, Business Vertical	Tick option to be given for communication to be sent to
SMS Communication for Margin Call	Client, RM, SM, Branch, Region, Zone, Business Vertical	Tick option to be given for Communication to be sent to
Mode of Collateral Operation	1. POA on demat account 2. Transfer to Lender Demat Pool	



**Appendix-M (1)**  
**Business Vertical Hierarchy**

Relationship Manager Name		Contact Number & Email ID
Relationship Manager Code		
Service Manager Name		Contact Number & Email ID
Service Manager Code		
Branch Name		Contact Number & Email ID
Branch ID		
Region		Contact Number & Email ID
Zone		Contact Number & Email ID
Business Vertical		Contact Number & Email ID
Family Code	Create Family code for Clients Under one family	
Group Code	Create Group code for Clients belonging to same Group	



**Appendix-M (2)**  
**Settlement Masters**

Settlement Number	
Pay in Date	
Pay out Date	

**Appendix-M (3)**  
**Security Masters**

Scrip Name		
ISIN Number		
Face Value		
Category		
Hair Cut %		

Security All - ISIN new listing

Security Masters Updation

Approved Security %

**Appendix-M (4)**  
**Loan Master**

Client Code		
Sanctioned Date		
Sanctioned Amount		
Loan to Value		
Tenor		



1.5. Part2-Reports

Appendix-M (5)  
LTV Report- Individual ( to be in horizontal format)

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount	
Collateral Value	
Eligibility	50% of the Collateral Value
Loan Outstanding including interest	
Loan to Value%	
Alerts	First Call- LTVabove50%
	Second Call- LTVabove55%
	Third & Sale Call - LTVabove60%
Branch Code	
RM Number	
RM Email ID	
Family Code	
Group Code	
Interest Rate	
Sanctioned Date	
Expiry	To be taken from Sanctioned Date & Tenor



**1.5.1. Group /Family LTV Report**

Date :  
Client Code Filter : All or Specific

This report is similar to above except it will sum up the Client under one Family and/or Group as defined in the Client Masters.

**1.5.2. Secured & Unsecured Combined Report**

Date :  
Client Code Filter : All or Specific

This report is similar to above report. It will sum up secured and unsecured position of the Client and show the Combined LTV.

**1.5.3. Fund Requirement on Pay in Day**

This report will give fund requirement on Pay in Day i.e. T+2. This will help to ascertain the fund flow well in advance.

Date :  
Client Code Filter :All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount(a)	
Eligibility (b)	
NSE Purchase	
BSE Purchase	
FNOMTM	
Charges	
Total Requirement(c)	
Amount Already Funded(d)	
Maximum Funding which can be done	Min (a,b,c) - d



**1.5.4. Stocks Pay in Report- Stocks to Give to the Exchange**

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Scrip ISIN	
Scrip Name	
Quantity	

**1.5.5. This will be cumulative report of total scrip wise**

Date :

Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Quantity	

**1.5.6. Stocks Pay out Report- Stocks to Receive from the Exchange**

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Scrip ISIN	
Scrip Name	
Quantity	

**1.5.7. This will be cumulative report of total scrip wise**

Date :

Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Quantity	



1.5.8. Online Bank Files for Net Banking  
For Payin to the Exchange

Debit BFSL	Credit Client Bank Account
Debit Client Bank Account	Credit Exchange Account

1.5.9. For Payout from the Exchange

Debit Client Account	Credit BFSL Account		
----------------------	---------------------	--	--

1.5.10. Client Global Report

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount	
Collateral Value	
Eligibility	
Loan Outstanding including interest	
NBFC LTV%	
NSE Balance	
BSE Balance	
FNOMTM Balance	
Charges	
Total (a+b+c+d) -(A)	
NBFC balance -(B)	
Total Dues(A+B)=C	
Overall LTV%	C/Collateral Value





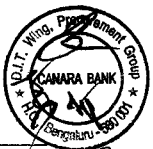
Branch Code	
RM Number	
RM Email ID	
Family Code	
Group Code	
Interest Rate	
Sanctioned Date	
Expiry	

**1.5.11. Client Global Report- Collateral Value**

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
Scirp ISIN	
Scrip Name	
Scrip Quantity	
Closing Market Prices	
Market Value	
Approved & Unapproved	



**1.5.12. Daily Purchase & Sale**  
 Date Filter : From and To  
 Client Code Filter : All or Specific

Client Code	Name	Purchase Qty	Purchase Rate	Purchase Value	Sell Qty	Sell Rate	Sell Value	RM Code

**1.5.13. Script-wise Exposure**  
 Date Filter : From and To  
 Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Number of Client Holding the Scrip	
Total Quantity	
Market Value	
Outstanding Loan Book	
% Holding to Loan Book	

**1.5.14. Yield Report**  
 Date Filter : From and To  
 Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
Interest Income	
Brokerage Income	
Average Capital Used	
Overall Yield	



**1.5.15. Interest Report**

Date Filter : From and To

Business Vertical Filter : All or Specific

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	RM Name	Int. %	Int. payable	April Int. Due	April Int. Recd	Mar Int. Due	Mar Int. Recd	Total Int. Due	Total Int. Recd

**1.5.16. Interest Ageing**

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	Outstanding Loan Amount	Interest o/s less than 30 days	Interest o/s 31-60 days	Interest o/s 61-90 days	Interest o/s 91-120 days	Interest o/s 121 days & above	Interest %

**1.5.17. Brokerage & Charges Report**

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	Transaction Value	Brokerage	STT	ST	GST



**1.5.18. Average Fund utilization and Interest Due**

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Fund Utilized- Outstanding Loan	Interest%	Interest Rate
Day1			
Day2			
Day3			
DayX			
Total			
Average		Interest Rate/ Avg Fund utilized *365/No of days	

**1.5.19. Client Ledger Report**

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name		Debit	Credit	Closing Balance
Dates		Opening Balance	XXX		XXX
		Loan Given	XXX		XXX
		Loan Repaid		XXX	XXX
		Interest Due	XXX		XXX
		Interest Reced		XXX	XXX



1.5.20. ClientHoldingStatement

Client Code		Client Name		Bank Account No		Demat Account No		Interest Rate	
Client Contact		Client Email							
Approved Stock									
	Name	Qty	Price	Value					
Unapproved Stock	Name	Qty	Price	Value					
Collateral Value	a								
Eligibility	b								
Sanctioned Amount	c								
Outstanding Loan(NBFC)	d								
Loan Available		Min(a,b,c)-d							
NSE Balance	e								
BSE Balance	f								
FNOMTM	g								
Charges	h								
Total Due	i	(d+e+f+g+h)							
NBFCLTV		d/a%							
Over all LTV		i/a%							

1.5.21. ClientInterestInvoice

System to generate monthly debit note of interest.

System also to generate credit note, towards reversal of interest or charges.

1.5.22. Price and Transaction Uploads

BSE Bhav copy

NSE BHav COPY

MF Bhav Copy

NSE Transaction Link

BSE Transaction Link



### 1.5.23. Financial Accounting

Based on daily disbursement and receipts the financial transaction has to be uploaded in the system to get the updated loan outstanding account.

Client Code	Debit Lender	Credit Client	Loan Given
Client Code	Debit Client	Credit Lender	Loan Repaid
Client Code	Debit Client	Credit Lender	Interest Due
Client Code	Debit Lender	Credit Client	Interest Received
Client Code	Debit Client	Credit Lender	Delayed payment charges

### 1.5.24. Client Communication

Communication interface to be set up and Client to be emailed following reports at frequency defined in the Masters.

Client Holding Report - Daily  
Client Ledger - Monthly  
Interest Debit Note- Monthly

### 1.5.25. IPO Financing Masters

#### 1.5.25.1. Client Master -As Above

#### 1.5.25.2. IPO Masters

IPO Name	
IPO Symbol	
Lower Price Band	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin%	



**1.5.25.3. IPO ClientMaster**

IPO Name	
IPO Symbol	
Lower Price Band	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin%	
Client Application Value	
Funding	
Client Margin	
Interest Amount	
No of shares Allotted	

**1.5.25.4. Master Report  
Master Report of the Client**

IPO Name	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin%	
Client Application Value	
Funding	
Client Margin	



Interest Amount	
No of shares Allotted	
Allotment Value	
Total to be Received (Interest+ Allotment Value)	
Margin Received	
Balance to be Received /Paid	
Client Bank Name	
Client Bank Account No	
Client IFSC Code	
Payment Reference	

**1.5.25.5. IPO Statement**  
Client Wise for selected IPO

IPO Name	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin%	
Client Application Value	
Funding	
Client Margin	
Interest Amount	
No of shares Allotted	
Allotment Value	
Total to be Received (Interest+ Allotment Value)	
Margin Received	





Balance to be Received /Paid	
Client Bank Name	
Client Bank Account No	
Client IFSC Code	
Payment Reference	

#### 1.6. Part3-USERS

1.6.1. There are following 3 type of user of the systems.

1. Central Operations Team
2. Sales Team
3. Clients

1.6.2. **Central Operations Team**

This is the core team who will manage the systems logic, maintain the Masters, upload & download files, and maintain records. This team is the owner of the system. They will operate from central location at Mumbai. There will be maximum 10 users of the system.

1.6.3. **Sales Hierarchy Team**

These are sales team who will bring the Clients. They will want to see the reports pertaining to their Clients. They will have view access to the system with view and download reports in PDF file.

1.6.4. **Clients**

Clients area customer who has taken the loan. They will be given login id and password to see their statements.

#### 1.7. Part 4 - Other Systems

1.7.1. Following are the other systems where data will be fetched or data needs to be looked at for various purposes.

1.7.2. **Bank's DP system.**

Online interface required to daily reconciliation stocks lying in Client Demat account and Stocks shown in this system. This has to tally every day.

1.7.3. **NSE/BSE /AMFI website for Real time prices**

Interface with NSE, BSE & AMFI needs to be built up to monitor key risk parameters on real time basis.

1.7.4. **Interface with Accounting System**

System should give consolidated report to be mapped with core banking system of the Bank.

