



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**



**CENTRAL BANK OF INDIA**

**CENTRAL OFFICE  
CREDIT MONITORING & POLICY DEPARTMENT**

Tendor No: GEM/2026/B/7641471

**REQUEST FOR PROPOSAL (RFP) DOCUMENT FOR  
SUPPLY, INSTALLATION, IMPLEMENTATION, & MAINTENANCE  
OF EARLY WARNING SIGNALS (EWS)**

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**IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION**

<b>TABLE – 1</b>		
<b>S. No</b>	<b>Particulars</b>	<b>Timelines</b>
1	Tender Reference Number	GEM/2026/B/7641471
2	Date of RFP Issuance	09.06.2026
3	Last Date of Receiving request for queries / clarifications before the Pre- bid Meeting	17.06.2026
4	Bid Security (EMD)	An amount of ₹ 30,00,000/- (Rupees Thirty Lakhs Only) in the form of Bank Guarantee issued by a scheduled commercial bank other than Central Bank of India for the entire period of Bid validity of 180 days or by means of banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 5996365097 of Central Bank of India (IFSC Code – CBIN0281067) with narration "RFP FOR SUPPLY, INSTALLATION, IMPLEMENTATION, & MAINTENANCE OF EARLY WARNING SIGNALS (EWS)" in favour of "Central Bank of India" and payable at Mumbai/Navi Mumbai.
5	Pre-bid Meeting Date and Venue Details	22.06.2026 at 15:00 Hours Central Bank of India 15th Floor, Credit Monitoring & Policy Department, Chandermukhi Building, Nariman Point, Mumbai-400021.
6	Last Date and Time for submission of Bids, Mode of bid submission & online portal's URL	14.07.2026 up to 15:00 Hours. Mode-Online
7	Time & Date of Opening of technical bids	15:30 Hours on 14.07.2026 online
8	Date, time and venue of presentation & demo by the eligible bidders	Shall be intimated separately by the Bank through email to the eligible bidders.
9	Opening of Commercial bids	Date and time will be intimated to technically qualified bidders by email registered during bid submission.
10	Address for Communication	Asst. General Manager Central Bank of India Central Office 15th Floor, Credit Monitoring & Policy Department, Chandermukhi Building, Nariman Point, Mumbai-400021. Email Address:

		<a href="mailto:agm1creditmon@centralbank.bank.in">agm1creditmon@centralbank.bank.in</a> <a href="mailto:cmcmdmon4@centralbank.bank.in">cmcmdmon4@centralbank.bank.in</a>
11	Contact Numbers	022-66387697 022-66387505

## 1. Abbreviations Used in the Document

The long form of some abbreviations commonly used in the bid is given below:

Abbreviations	Description
CBoI	Central Bank of India
CBS	Core Banking Solution/ Centralized Banking Solution
Bank	Central Bank of India
IEM	Independent External Monitor
EWS	Early Warning Signals
RTGS	Real Time Gross Settlement
NEFT	National Electronic Funds Transfer
RFP	Request For Proposal
MSME	Micro, Small, Medium Enterprises
SLA	Service Level Agreement
LC	Letter of Credit
BG	Bank Guarantee
PBG	Performance Bank Guarantee
GSTN	Goods and Service Tax Network
FBWC	Fund Based Working Capital
CAG	Corporate Accounts Group
MCG	Mid Corporate Group
SME	Small and Medium Enterprises
RBI	Reserve Bank of India
ITR	Income Tax Returns
EPF	Employees Provident Fund
TDS	Tax Deducted at Source
SEBI	Securities and Exchange Board of India
SEC	Securities Exchange Commission
CRISIL	Credit Rating Information Services of India Limited
ICRA	Investment Information and Credit Rating Agency
CARE	Credit Analysis and Research Limited
ESG	Environmental, Social, and Governance
EFRMS	Enterprise Fraud Risk Management System
CFR	Central Fraud Registry
CRILC	Central Repository of Information on Large Credits
CIC	Credit Information Companies
IBA	Indian Banks Association

<b>Abbreviations</b>	<b>Description</b>
DRT	Debt Recovery Tribunal
DRAT	Debt Recovery Appellate Tribunal
NCLT	National Company Law Tribunal
NCLAT	National Company Law Appellate Tribunal
SIDBI	Small Industries Development Bank of India
ECGC	Export Credit Guarantee Corporation
BSE	Bombay Stock Exchange
NSE	National Stock Exchange
MCA	Ministry of Corporate Affairs
CBI	Central Bureau of Investigation
ED	Enforcement Directorate
SFIO	Serious Fraud Investigation Office
EOW	Economic Offences Wing
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
DGFT	Directorate General of Foreign Trade
IT	Information Technology
CERSAI	Central Registry of Securitisation Asset Reconstruction and Security Interest of India
SASCL	Support and Services Company Limited
RFA	Red Flagging of Account
OEM	Original Equipment Manufacturer
AI/ML	Artificial Intelligence and Machine Learning
TAT	Turn Around Time
DC	Data Centre
DR	Disaster Recovery
CI/CD	Continuous Integration/ Continuous Delivery
SOAP	Simple Object Access Protocol
REST	Representational State Transfer
SFTP	Secure File Transfer Protocol
FTPS	File Transfer Protocol Secure
JDBC	Java Database Connectivity
ODBC	Open Database Connectivity
NABARD	National Bank for Agriculture and Rural Development
IRDAI	Insurance Regulatory and Development Authority of India
SIDBI	Small Industries Development Bank of India
IBA	Indian Banks Association
NPCI	National Payments Corporation of India
CIBIL	Credit Information Bureau (India) Limited
AMC	Annual Maintenance Contract
ATS	Annual Technical Support
GFR	General Financial Rules
SOW	Statement of Work
KYC	Know Your Customer

Abbreviations	Description
SAN	Storage Area Network
RAID	Redundant Array of Independent Disks
FTE	Full Time Equivalent
BOM	Bill of Materials
MAF	Manufacturer Authorization Form
OSD	Original Solution Developer
API	Application Programming Interface
LOI	Letter of Intent
RHEL	Red Hat Enterprise Linux

## 2. OVERVIEW AND OBJECTIVE

Bank intends to on-board a vendor for installing, configuring, customizing, integrating, implementing, supplying and maintaining of Early Warning Signals (EWS) as per the requirement of the Bank.

In this regard, Central Bank of India invites tenders comprising of eligibility, technical bid and Commercial bid from experienced bidders having proven capabilities of providing Early Warning Signals (EWS). The prospective bidders are required to adhere to the terms of this RFP document and any deviations to the same shall not to be acceptable to the Bank.

The bidder (also called the vendor or bidder through this document) appointed under this RFP document shall own the single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project. Unless agreed to specifically by the Bank in writing for any changes in the document issued, the bidder's responses should comply with the scope of work.

## 3. INVITATION TO BID

Central Bank of India, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 having its Central Office at Chander Mukhi, Nariman Point, Mumbai-400021 hereinafter called "Bank" and having 91 Regional Offices (ROs), 14 Zonal Offices (ZOs) and 4600 plus branches spread across India, invites online tender offers (Technical offer and Commercial offer) as Bank intends to on-board a vendor for developing, installing, configuring, customizing, integrating, implementing, supplying and maintaining of Early Warning Signals (EWS) as per the requirement of the Bank.

3.1 Bidder shall mean any entity (i.e., juristic person) who meets the eligibility criteria given in this RFP and willing to provide the Software Solution/ service as required in this RFP. The interested Bidders who agree to all the terms and conditions contained in this RFP may submit their Bids with the information desired in this RFP. Consortium bidding is not permitted under this RFP.

3.2 Address for submission of online Bids, contact details including email address for sending communications are given in Table-1 of this RFP.

- 3.3 The purpose of the Bank behind this RFP is to seek a detailed technical and commercial proposal for procurement of the Software Solution desired in this RFP. The proposed Software Solution must integrate with Bank's existing infrastructure seamlessly.
- 3.4 This RFP document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.
- 3.5 Interested Bidders are advised to go through the entire RFP before submission of online Bids to avoid any chance of elimination. The eligible Bidders desirous of taking up the project for supply of proposed Software Solution/ service for the Bank are invited to submit their technical and commercial proposal in response to this RFP.
- 3.6 The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful Bidder will be entirely at Bank's discretion.
- 3.7 This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise to provide the Bank, the proposed Software Solution/ service adhering to Bank's requirements outlined in this RFP.

#### **4. BIDDING PROCESS**

A complete set of tender documents may be downloaded by prospective bidders from the Bank's Website.

Bidder should support all the requisite eligibility criteria mentioned in this RFP document.

Bids have to be submitted online only through GeM portal. The bidders should also submit necessary documents physically through offline mode to the address mentioned in the RFP.

The Commercial Bid will be submitted online only through same site and intimation will be given by email to all qualifying bidders about the date and time of opening of commercial bids.

The pre bid meeting will be held in person with the bidders as per the stipulated time mentioned in the RFP document.

For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs as per the prescribed format by email to the Bank. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only as per Annexure-XX and should be sent to email IDs within stipulated time as mentioned in Table-1.

In accordance with Government of India guidelines, Micro and Small Enterprises are exempted from payment of earnest money deposit upon submission of valid MSE certificate copy.

Start-ups (which are not MSEs) are exempted from Bid security amount. Tender offers will normally be opened half an hour after the closing time.

Functional and Technical Specifications, Terms and Conditions and various formats and proforma for submitting the tender offer are described in the tender document and its Annexures.

## 5. DEFINITIONS

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

- 5.1 “The Bank” means the Central Bank of India (including Branches, Regional Offices, Zonal Offices and Corporate Office, Subsidiaries and Joint Ventures, where the Bank has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.
- 5.2 “Bidder/Channel Partner” means an eligible entity/firm submitting the Bid in response to this RFP.
- 5.3 “Bid” means the written reply or submission of response to this RFP.
- 5.4 “The Contract” means the agreement entered into between the Bank and Service Provider, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- 5.5 “Total Contract Price/Project Cost/TCO” means the price payable to Service Provider over the entire period of Contract for the full and proper performance of its contractual obligations.
- 5.6 “Vendor/Service Provider” is the successful Bidder found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as successful Bidder as per the selection criteria set out in the RFP and to whom notification of award has been given by the Bank.
- 5.7 “RFP”- Request for Proposal for the selection of Service Provider for developing, installing, configuring, customizing, integrating, implementing, supplying and maintaining of Early Warning Signals (EWS) as per the requirement of the Bank.
- 5.8 “Technology Solution/ Services/ System/ Platform” means all software products, services, infrastructure, equipment/products, scope of work and deliverables to be provided by a Bidder along with OEM as described in the RFP and include services ancillary to the development of the solution, such as installation, commissioning, integration with existing systems, provision of technical assistance, knowledge transfer, reporting and other obligation of Service Provider covered under the RFP. The integration should be made with minimal customization in existing system.

- 5.9 “Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)” - It would cover comprehensive onsite support for the proposed Solution, Infrastructure and Services during the contract period.
- 5.10 “The Equipment/Product” means all the hardware, it’s all components, associated software/firmware/operating software which the Service Provider is required to supply to the Bank as part of the scope of the RFP.
- 5.11 “Communication channels” means the mode of communication with the customers, internal and external stakeholders like email, SMS, WhatsApp, Chatbot’s (text and voice), Integrated Customer Care and any other channel which Bank may mandate the vendor to integrate with Early Warning Signal Solution from time to time during the contract period.
- 5.12 “Dashboards” means one of the mechanisms for monitoring and measuring progress and performance of business outcome and health & performance of the systems on real time basis.

## **6. DISCLAIMER**

- 6.1 The information contained in this RFP or information provided subsequently to Bidder(s) whether verbally or in documentary form/ email by or on behalf of CBoI, is subject to the terms and conditions set out in this RFP.
- 6.2 This RFP is not an offer by Central Bank of India, but an invitation to receive responses from the eligible Bidders.
- 6.3 The purpose of this RFP is to provide the Bidder(s) with information to assist preparation of their Bid proposals. This RFP does not claim to contain all the information which each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this RFP and where necessary obtain independent advice/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- 6.4 The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.
- 6.5 The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.

- 6.6 The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP. Failure to furnish all information required under this RFP or to submit a Bid not substantially responsive to this RFP in all respect will be at the Bidder's risk and may result in rejection of the Bid.
- 6.7 The issue of this RFP does not imply that the Bank is bound to select a Bidder or to award the contract to the Selected Bidder, as the case may be, for the Project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason whatsoever before issuance of purchase order and/or its acceptance thereof by the successful Bidder as defined in Award Criteria and Award of Contract in this RFP.

## **7. INSTRUCTIONS TO BIDDERS:**

Bidders are expected to read and follow all instructions, terms and conditions set out in the RFP. In the event of a doubt the same should be clarified from the Bank before submitting the bid.

### **A. Pre-Bid Meeting**

7.A.1 A pre-bid meeting will be held through physical mode (offline) or Online as decided by the Bank on the date and time mentioned in TABLE-1. Bidder's designated representatives (maximum two persons if attending in person) may attend the pre-bid meeting.

7.A.2 The purpose of the meeting will be to clarify the doubts raised by the probable bidders.

7.A.3 The bidders are requested to submit any queries/ clarifications to the Bank on or before the date & time and the email ids mentioned in TABLE-1.

### **B. Amendment of bidding document**

7.B.1 At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification(s) requested by a prospective Bidder, may modify/ cancel/ extend/ amend the Bidding Document by modification(s) / amendment(s).

7.B.2 The amendments and clarification, if any, will be published on the Bank's website and e-procurement portal as well and will form part of the Bidding document. Signed copy of the amended document should be submitted by the bidder as part of the Technical Bid.

7.B.3 The bid submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

### **C. Technical Bid**

The Bidder shall furnish as part of the technical bid, necessary documents establishing the Bidder's eligibility to bid and their qualifications to perform the Contract. The documentary evidence of the Bidder's eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank's satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements. Any bid document not accompanied by the above will be rejected.

Bidder shall NOT submit any information related to Commercial in the technical bid submission process or elsewhere except in Commercial Bid Submission form in e-procurement portal. Commercial bid submitted along with other documents in technical bid shall result in the disqualification of the Bid without prejudice to other rights and remedies available to the Bank as per the Terms & Conditions of the RFP

#### **D. Commercial Bid**

7.D.1 The Bank will open commercial bids of only technically qualified bidders. Date and Time will be intimated to technically qualified bidders, after evaluation of Technical Bid.

7.D.2 The calling for quote does not confer any right on the bidder for being awarded any purchase order.

#### **E. Bid Security (EMD)**

The Bidder must fulfil following eligibility criteria:

An amount of as mentioned under Sl. No. 5 in TABLE-1 should be submitted by the bidder.

#### **F. Performance Bank Guarantee (PBG)**

7.F.1 As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled commercial Bank other than Central Bank of India, in the format given in Annexure-IX, for 5 % of the total project cost valid for (implementation period plus 5 years for total project period plus 6 months for claim period) validity of PBG starting from its date of issuance. **The PBG shall be submitted within 6 weeks of the PO acceptance by the Bidder.**

7.F.2 The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on their letterhead. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favour with authorization to sign the documents.

7.F.3 Each page of the PBG must bear the signature and seal of the PBG issuing Bank and PBG number.

7.F.4 In the event of the Successful Bidder being unable to service the contract for whatever reason, Bank may provide a cure period of 30 days and thereafter invoke the PBG, if the bidder is unable to service the contract for whatever reason.

7.F.5 In the event of delays by Successful Bidder in AMC support, service beyond the schedules given in the RFP, the Bank may provide a cure period of 30 days and thereafter invoke the PBG, if required.

7.F.6 Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for the failure to complete their obligations under the contract, indicating the contractual obligation(s) for which the Successful Bidder is in default.

7.F.7 The Bank shall also be entitled to make recoveries from the Successful Bidder's bills or any other amount due, the equivalent value of any payment made to the successful bidder by the bank due to inadvertence, error, collusion, misconstruction or misstatement.

7.F.8 The PBG may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

## 8. ELIGIBILITY & EVALUATION CRITERIA

### 8.1 Eligibility Criteria

S. No	Criteria	Proof of Documents to be submitted
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 or a PSU/Government organization for the last 5 years as on bid submission date.	<ol style="list-style-type: none"> <li>1. Certificate of Incorporation issued by Registrar of Companies along with</li> <li>2. Copies of Memorandum of Association</li> <li>3. Copies of Articles of Association</li> <li>4. Shareholding pattern</li> <li>5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.</li> <li>6. Certificate of registration issued by competent authority from Government of India if applicable</li> </ol>

S. No	Criteria	Proof of Documents to be submitted
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2	<p>The bidder must have successfully implemented, similar software solutions like Early Warning System/ Intelligent Transactional Monitoring system/ EFRM/ AML/ Any other similar solution during last 7 years, as on bid submission date, in at least one Public sector bank with more than 2500 Branches and with Loan Portfolio of at least INR 2 Lakh Crore. The solution should be currently running, if implemented.</p> <p>The experienced will be preferred over others.</p>	<p>Satisfactory Performance Certificate from the Clients as per Annexure XIX. OR Purchase Order along with Email from the client containing all the required information. Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation &amp; Mobile no. OR Copy of Work Order along with Installation Certificate signed &amp; stamped by the Client OR Copy of Work Order along with any other proof of execution. (Kindly note that any of the above documents submitted must be sufficient enough to certify OEM's/bidder's experience, must be authentic and must also contain all the material information as required in Annexure-XIX)</p>
3	<p>The bidder should be an OEM (Original Equipment Manufacturer) and/or OSD (Original Solution Developer) or their authorized representative in India.</p> <p>In case OEM/ OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.</p>	<p>Undertaking mentioning a clause that OEM/ OSD will provide support services during warranty period if the bidder authorized by them fails to perform.</p> <p>In case of an authorized representative, a letter of authorization from original manufacturer must be furnished in original duly signed &amp; stamped (As per Annexure VI).</p>
4	<p>1. The bidder should have an average annual turnover of Rs. 25 Crores during the previous three financial years i.e. 2022-23, 2023-24, and 2024-25.</p> <p>This must be the individual company turnover and not of any group of companies.</p> <p>2. 100% Exemption for MSE Bidders</p>	<p>Copy of the audited balance sheet &amp; certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the last three financial years i.e. 2022-23, 2023-24, and 2024-25 should be submitted.</p>

S. No	Criteria	Proof of Documents to be submitted
5	Bidder should have maintained Operating Profit during any two financial years out of the previous three financial years i.e. 2022-23, 2023-24, and 2024-25.	Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing Operating Profit, Net Worth and turnover of the company for the last three financial years i.e. 2022-23, 2023-24, and 2024-25 should be submitted.
6	Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	Necessary valid ISO certificates should be submitted
7	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India during the currency of the RFP process (till completion of RFP process).	Annexure XXVII should be submitted
8	The Bidder should not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity as on the date of bid submission	Self-declaration to this effect on the company's letterhead should be submitted
9	Bidder under notice/termination period from OEM/ OSD as on bid submission date should not bid in this tender.	Self-declaration to this effect on the company's letterhead should be submitted
10	The service provider should ensure that there are no legal proceedings/ Inquiries/ investigations have been commenced/ pending/ threatened against service provider by any statutory or regulatory or investigative agencies for which performance under the contract will get adversely affected/ may get affected.	Self-declaration to this effect on the company's letterhead should be submitted

S. No	Criteria	Proof of Documents to be submitted
11	The bidder should not have:  NPA with any Bank /financial institutions in India  Any case pending or otherwise, with any organization across the globe which affects the credibility of the bidder in the opinion of Central Bank of India to service the needs of the Bank	Self-declaration to this effect on the company's letterhead should be submitted along with specific condition that Bank reserves the right to check CIC of the Bidder.
12	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. or The Bidder is from such a country and has been registered with the Competent Authority i.e., the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum/ Order and we submit the proof of registration herewith.	Certified copy of the registration certificate as per Annexure XIII
13	Labour Law Compliance	Self-declaration to this effect on the company's letterhead should be submitted
14	The Bidder to confirm that all the technical and functional specifications and Scope of work of the RFP are covered in totality in the proposal submitted by the bidder	Self-declaration to this effect on the company's letterhead should be submitted

**Note:-**

In this tender process either authorized representative / distributor / dealer in India on behalf of Principal OEM/ OSD (Original Equipment Manufacturer) or Principal OEM/ OSD itself can bid but both cannot bid simultaneously. In such case OEM/ OSD bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OEM/ OSD, the same agent / distributor shall not submit a bid on behalf of another Principal OEM/ OSD in the same tender for the same item or product.

The service provider must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid

together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, Bank reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of Bank in this regard shall be final, conclusive and binding upon the service provider.

## 8.2 Stages of Evaluation

There would be Three (3) stages for evaluation process. The Stages are:

- A. Eligibility Criteria Evaluation
- B. Technical Evaluation - 70% Weightage for Technical bid
- C. Commercial Evaluation - 30% Weightage for Commercial bid

### A. Eligibility Criteria Evaluation

The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria (As per point No. 6. Eligibility criteria/Annexure XXI) will be shortlisted for the technical bid evaluation.

### B. Technical Evaluation

The objective of technical evaluation and shortlisting of the bidders is to facilitate the selection of the most optimal Solution(s) that appropriately meet the requirements of the Bank. The Bank will evaluate the technical offers of the bidders complying with Eligibility Criteria and the proposals meeting the said criteria will only be taken up for further technical evaluation.

As part of the technical bid, the bidder should submit all the specified documents/information covering all the clauses specified in the RFP. The eligible Bidders shall be required to deliver an exclusive presentation detailing the proposed architecture, implementation approach, rollout strategy, etc as detailed in Annexure XXX. Bidder should also show the product demo as detailed in Annexure XXXI.

The bidders should submit the soft copy of the presentation to the Bank along with their technical and commercial bids.

Bank will allot a score to each of the components individually detailed in Annexure XXIX, Annexure XXX and Annexure XXXI. Based on the scores, T1 shall be shortlisted, the decision of the Bank in regard to evaluation would be final and binding on all the Bidders.

#### **Technical Score:**

The Bank will allot a score to each of the above three components (A(XXIX), A(XXX), & A(XXXI)) individually as per attached evaluation formats. The technical cut off score is 75% for bidders to qualify and reach the next stage of bidding. Bank reserves the right to reduce the technical cut off score at its discretion.

Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.

### **C. Commercial Evaluation**

The commercial bids of only technically qualified bidders will be opened and evaluated by the Bank and the evaluation will take into account the following factors:

The Bill of Material must be attached in Technical Bid as well as Commercial Bid.

The format will be identical for both Technical Bid and Commercial Bid, except that the technical bid should not contain any price information (with Prices masked). Technical bid without masked Bill of Materials will be liable for rejection. Any deviations from the Bill of Material / non-submission of prices as per the format shall make the bid liable for rejection.

The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the maximum outflow of the Bank for undertaking the scope of work.

In case there is a variation between figure and words, the value mentioned in words will be considered.

In the event the vendor has not quoted / not mentioned / left blank item(s) in the commercial bid, it would be considered as free of cost. However, for the purposes of payment and finalization of the contract, the value of zero cost in the not quoted / not mentioned / left blank item(s) would be used.

Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.

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. In any case unit price cannot be increased & offered quantity cannot be decreased to correct the TCO.

If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.

If the bidder does not accept the correction of errors, the bid will be summarily rejected.

In all the above cases the TCO quoted as a 'Total Cost' in e-procurement portal would be the final price for evaluation purpose. However, TCO may be reduced to be in-line with unit price for order placement.

Discrepancies if any, would be corrected as per the TCO without increasing any of the unit price and payment would be made on unit price only.

### 8.3 Final Evaluation – Weighted Techno-Commercial Evaluation

All the bidders who qualify in the Technical evaluation process shall be considered for T score calculation. The bidders will be ranked as T1, T2 etc. on the basis of net total score arrived basis the scoring formula mentioned below.

$$\text{Technical Score (T)} = \frac{\text{Bidder's Technical score}}{\text{Highest Technical Score}} * 100$$

The commercial bid(s) of only those bidders, who are short-listed after technical evaluation, would be opened. The commercial score C would be calculated based on the following formula. The bidders will be ranked as C1, C2 etc. on the basis of net total score arrived basis the scoring formula mentioned below.

$$\text{Commercial Score (C)} = \frac{\text{Lowest Commercial Price}}{\text{Bidder's Commercial Price}} * 100$$

The final ranking of the bidders will be on the basis of Techno Commercial evaluation i.e. 70% Weightage for Technical Score + 30% Weightage for Commercial Score. The final Score F will be calculated using the formula given below:

$$\text{Final Score (F)} = (\text{Technical Score (T)} \times 0.7) + (\text{Commercial score (C)} \times 0.3)$$

The bidders will be ranked as F1, F2 etc. on the basis of net total score arrived basis the above scoring formula. The bidder who scores overall HIGHEST FINAL score F1 will be declared as winner (L1).

For example:

Three bidders namely A, B and C participated in the bid process and their technical score are as under:

A=60, B=80, C=90

After converting them into percentile, we get

T for A= (60/90) \* 100 = 66.67 (T3)

T for B= (80/90) \* 100 = 88.89 (T2)

T for C= (90/90) \* 100 =100 (T1)

The Commercial Bid prices of the bidders are as under:

A= Rs. 8000, B= Rs. 9000, C= Rs. 10000

The final cost (lower cost quoted in Commercial price bid, in this case is Rs 8000) quoted by the bidders converted into percentile score shall be as under:

$$C \text{ for A} = (8000/8000) * 100 = 100 \text{ (C1)}$$

$$C \text{ for B} = (8000/9000) * 100 = 89 \text{ (C2)}$$

$$C \text{ for C} = (8000/10000) * 100 = 80 \text{ (C3)}$$

As the weightage for technical parameter and cost are  $TW = 70\%$  and  $FW = 30\%$  respectively, the final scores shall be calculated as under:

$$F \text{ for A} = (66.67*0.7) + (100*0.3) = 76.67 \text{ (F3)}$$

$$F \text{ for B} = (88.89*0.7) + (89*0.3) = 88.92 \text{ (F2)}$$

$$F \text{ for C} = (100*0.7) + (80*0.3) = 94 \text{ (F1)}$$

The proposal securing the highest combined marks and ranked F1 shall be recommended for award of contract as L1. In the event two or more bids have the same score in final ranking, the bid with highest technical score will be L1. In case of a discrepancy between amount in words and figures, the amount mentioned in words will be considered as final. Hence, the offer of bidder 'C' (being highest score) would be considered and the contract shall be awarded to 'C' at Rs. 10000, being the price quoted by C.

**Note:**

The bidder with highest score shall not automatically qualify for becoming selected bidder and for award of contract by the Bank. The Successful Applicant shall be the first ranked Applicant (having the highest combined score). The final decision on the successful bidder will be taken by the Bank. The implementation of the project will commence upon acceptance of LOI/ purchase order by the selected bidder. If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted during tendering process. In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.

The Bank will calculate the scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

#### 8.4 Award of Contract

The contract shall be awarded to and the order shall be placed with selected F1 Bidder (shall be called L1 bidder) securing the highest total combined score based on technical evaluation of quality and cost of the bidder. The selected bidder shall submit the acceptance of the order within seven days from the date of receipt of the order. Conditional or qualified acceptance shall be rejected. The effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order

by the bidder. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder(s). Also, Bank reserves the right to accept or reject the Bidder at its sole discretion without assigning reasons thereof. The Bank is not obligated to provide any justification or explanation to any bidder regarding the acceptance or rejection of their bid, in any form.

## 9. SCOPE OF WORK

### 9.1 EWS Alerts: General Requirements

- 9.1.1 Implementation of EWS based on Intelligent Transaction Monitoring System on real time/ near real time basis/others (initially on T+1 basis). However, the solution with capabilities of real time monitoring, alert generation & rejection is acceptable.
- 9.1.2 The Bidder shall be responsible for supply, installation, integration, operationalization, customization and maintenance of an “Early Warning System (EWS)” which can track in all financial and non-financial information available in bank’s transaction system, ratings, audit, loan processing system and other internal systems as well as external systems by leveraging technology and analytical tools to strengthen Credit and monitoring area of the bank. Solution should also have the capability of evaluating non-financial text-based data, keyword-based filtrations, and text analytics/ sentiment-based filtrations.
- 9.1.3 The proposed EWS solution should contain the following facilities.
  - 9.1.3.1 Risk Assessment of Borrower:
    - 9.1.3.1.1 Borrower Profile: Analysing the creditworthiness of borrowers based on their financial strength, repayment history, industry exposure, and other relevant factors.
    - 9.1.3.1.2 Collateral Evaluation: Assessing the quality and sufficiency of collateral provided by borrowers to secure loans.
    - 9.1.3.1.3 Industry and Economic Analysis: Evaluating the macroeconomic environment and specific industry trends to gauge potential impact on borrower performance.
    - 9.1.3.1.4 Predictive Modelling: Employing statistical models to access the likelihood of default or delinquency based on borrower characteristics and credit history, forecast credit losses and identify high-risk loans or borrowers.
  - 9.1.3.2 Financial Statement Analysis:
    - 9.1.3.2.1 Financial Ratios: Calculating and monitoring key financial ratios such as leverage ratios, liquidity ratios, profitability ratios, and efficiency ratios to assess the financial health of borrowers
    - 9.1.3.2.2 Trend Analysis: Analysing trends in financial statement items over time to identify any deterioration or warning signs.
  - 9.1.3.3 Loan Portfolio Monitoring:
    - 9.1.3.3.1 Regular Reviews: Conducting periodic reviews of the loan portfolio of any particular customer to identify any emerging risks or deterioration in credit quality.
    - 9.1.3.3.2 Concentration Risk: Monitoring exposure concentrations across industries, geographies, and borrower types to mitigate portfolio-level risks.

- 9.1.3.3.3 Early Warning Triggers: Establishing specific triggers based on predetermined thresholds for various risk parameters to signal potential credit issues.
- 9.1.3.4 Behavioural Indicators:
- 9.1.3.4.1 Payment Patterns: Monitoring payment behaviour and patterns of borrowers to identify any irregularities or signs of financial distress.
- 9.1.3.4.2 Communication and Interaction: Assessing the frequency and quality of communication with borrowers to detect any avoidance or reluctance to engage.
- 9.1.3.5 Regulatory Compliance:
- 9.1.3.5.1 Ensuring compliance with regulatory requirements related to credit risk management, including stress testing, provisioning, and reporting obligations.
- 9.1.3.5.2 Adhering to regulatory guidelines for prudent lending practices and risk mitigation measures.
- 9.1.3.6 Technology and Data Analytics:
- 9.1.3.6.1 Leveraging advanced technology and data analytics tools to enhance early warning capabilities through data integration, machine learning algorithms, and predictive analytics.
- 9.1.3.6.2 Utilizing big data sources and alternative data sets for more comprehensive risk assessment and monitoring.
- 9.1.3.7 Risk Mitigation Strategies: Developing contingency plans and risk mitigation strategies for managing identified credit risks, including restructuring loans, implementing stricter underwriting standards, and enhancing collateral monitoring.
- 9.1.3.8 Stress Testing and Scenario Analysis: Conducting stress tests and scenario analyses to assess the resilience of the loan portfolio under adverse economic conditions and identify potential vulnerabilities.
- 9.1.3.9 Expertise and Specialization: EWS solution should be specifically designed with in-built rule engines/ logics to identify the early warning signals associated with any account based on the scenarios as advised by RBI & DFS and also bank induced. Solution should be compatible for in RBI regulations, compliance requirements, and the latest industry best practices.
- 9.1.3.10 Solution should have flexible integrating capabilities with internal database through formats such as PDF, XLS, Doc, Docx, Text, and XBRL, flat file upload, API based integration etc. There should be customization of data entry screen in the solution for entering the relevant information from the branch users. Capabilities such as Artificial Intelligence, web crawling, Optical Character Recognition (OCR) etc. may be utilized for triggering the EWS.
- 9.1.3.11 Faster maintenance: EWS Solution Providers should be able to implement any Change Request immediately and maintain the application efficiently by fixing any identified bugs.
- 9.1.3.12 Regulatory Compliance: EWS regulations are complex and subject to changes as when advised by RBI. A reputable third-party vendor stays

- up-to-date with regulatory changes and ensures that their solution is compliant with the latest requirements.
- 9.1.3.13 **Advanced Technology:** EWS solution should have advanced technologies like machine learning, artificial intelligence, and big data analytics to enhance the accuracy and efficiency of their solutions. The EWS packages are capable of giving scoring for an account based on the history of EWS alerts generated in the account and the same will be useful in the decision making of classifying an account as Red Flagged or otherwise.
- 9.1.3.14 **Data Governance & Management.** EWS solution should have features of Data Cleansing, Data massaging, Data Transformation, Reconciliation, Data privacy and Data Governance.
- 9.1.3.15 **Configurable Fraud Monitoring Tools:** The solution should have monitoring tools for Fraud viz., Retail Credit monitoring, SME/Wholesale Credit Monitoring, Sanction Term/ Covenant Monitoring, Suspicious transactions/Fraud monitoring, Anomalous Transactions monitoring, Rule & ML based monitoring etc.
- 9.1.3.16 **Presentation layers:** The solution should provide different presentation techniques like Customer Risk Score, 360-degree customer views, probability of default/distance to default, portfolio monitoring, reports for managerial follow up, Regulatory reports, Analytics & Dash boards, Network analysis, SMS/Email etc., and enable rule- level weightings for computation of a comprehensive risk score.
- 9.1.3.17 **Focus on Core Competencies:** Utilizing a third-party EWS solution will allow to focus more on our core business activities rather than diverting resources to build and maintain complex compliance systems.
- 9.1.3.18 **Continuous Improvement:** The solution should have provision for continuous improvement/changes to remain competitive in the market. This means that the solution and products are likely to receive regular updates and enhancements.
- 9.1.3.19 **Better Scalability:** EWS solutions to be scalable, which is crucial for organizations that anticipate growth or changes in transaction volume.
- 9.1.3.20 **Support, Training and Education:** Providing training and education programs for bank staff involved in credit underwriting, monitoring, and risk management to enhance their understanding of early warning signals and risk mitigation strategies.
- 9.1.4 Bank envisages that various Alerts as provided in Section 9.2.1 on happening of transactions/incident/event threshold as defined by the Bank that will be provided to the successful Bidder. The successful Bidder will also be provided with development of any additional alert as per the requirement of the Bank at later point of time.
- 9.1.5 The EWS solution should comply with the Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions vide their Circular No. RBI DOS.CO.FMG.SEC.No.5/23.04.001/2024-25 dated 15.07.2024. The EWS solution needs to be modified to comply with any further directions issued by RBI in future without any additional cost to the Bank i.e. free of cost to the Bank.

## 9.2 EWS Alerts: Functional Requirements

9.2.1 Bank envisages that following Alerts should necessarily be generated on real time basis (within shortest span of time but not exceeding the mutually agreed timelines) of happening of transactions/incident/event and breaching the threshold defined by the Bank:

<b>RBI Stipulated</b>	
<b>S. No</b>	<b>EWS Alerts</b>
1	Bouncing of the high value cheques above 10 Lakhs
2	Delay observed in payment of outstanding dues
3	under insured or over insured
4	Frequent ad hoc tod sanctions
5	Not routing of sales proceeds through consortium/ member bank/ lenders to the company
6	High value RTGS payment to unrelated parties above Rs. 5 Crores
7	Heavy cash withdrawal in loan accounts > 10 lakh
8	Frequent invocation of BGs and devolvement of LCs
9	Foreign Bills Remaining outstanding with the Bank for long time
10	Funding of the interest by sanctioning additional facilities
11	Large number of transactions with interconnected companies and large outstanding from such companies
12	Dispute on title of the collateral securities
13	Floating front / associate companies by investing borrowed money
14	Liabilities appearing in ROC search report, not reported by the borrower in its annual
15	Disproportionate increase in other current assets
16	Increase in Fixed Assets, without corresponding increase in long term sources
17	Increase in borrowings, despite huge cash and cash equivalents in the borrower's Balance Sheet
18	Claims not acknowledged as debt high
19	Substantial increase in unbilled revenue year after year
20	Material discrepancies in the annual report
21	Significant inconsistencies within the annual report (between various sections)
22	Poor disclosure of materially adverse information and no qualification by the statutory auditors
23	Raid by Income tax / sales tax / central excise duty officials
24	Significant Reduction in the stake of promoter / director or increase in the encumbered
25	Resignation of the key personnel and frequent changes in the management

<b>S. No</b>	<b>EWS Alerts</b>
26	Substantial related party transactions
27	Frequent change in accounting period and/or accounting policies

28	Default in undisputed payment to the statutory bodies as declared in the Annual report
29	Significant movements in inventory, disproportionately differing vis-à-vis change in the turnover
30	Significant movements in receivables, disproportionately differing vis-à-vis change in the turnover and/or increase in ageing of the receivables
31	Significant increase in working capital borrowing as percentage of turnover
32	Critical issues highlighted in the stock audit report
33	Frequent change in the scope of the project to be undertaken by the borrower
34	Invoices devoid of GSTN and other details
35	Funds coming from other banks to liquidate the outstanding loan amount unless in normal course
36	Request received from the borrower to postpone the inspection of the godown for flimsy reasons
37	Exclusive collateral charged to a number of lenders without NOC of existing charge
38	Concealment of certain vital documents like master agreement, insurance coverage
39	Frequent request for general purpose loans
40	LCs issued for local trade/related party transactions without underlying trade transaction
41	Non-production of original bills for verification upon request
42	Costing of the project which is in wide variance with standard cost of installation of the project
43	In Merchanting Trade, Import Leg Not Revealed to the Bank

<b>DFS Stipulated</b>	
<b>S. No</b>	<b>EWS Alerts</b>
1	Average utilisation of FBWC limits.
2	Account irregular number of days **CC/OD accounts only. No of days account remained in SMA 0, SMA 1 and SMA 2 in last 180 days
3	BG invocation
4	Continuous flow of funds among intergroup companies (Based on Amount)
5	Continuous flow of funds among intergroup companies (Based on No of transactions)
6	Crystallization of Export Bills
7	Delay in service of interest no of times delayed in 6 months

<b>S. No</b>	<b>EWS Alerts</b>
8	Frequent return of Bills discounted or sent for collection
9	Frequent return of Outward Cheques

10	Heavy Cash Withdrawal
11	Irregularity count in last 6 months
12	LC Devolvement
13	Non-Renewal of facilities
14	Number of consecutive months with decline in credit-debit summation
15	Number of inward cheque returns in last 30 days
16	Delay in servicing of interest days
17	Movement of Stocks in Process (SIP)
18	No. of times account turns SMA-2 in 6 months
19	Delay in submission of stock statement (SME)
20	Delay in submission of stock statement (CAG and MCG)
21	Depletion in the value of security (Primary)
22	Primary Security Under-insured
23	Credit summations not matching reported sales in proportion to banks share
24	Change In External Ratings
25	Are the promoter(s) pledging/selling their shares in the borrower company due to financial stress?
26	Are there any Regulatory changes affecting the industry adversely?
27	Has there been a continuous decline in share price in last quarter?
28	Has there been a delay in payment or non-payment of statutory dues?
29	Has there been an instance of loss of a major customer of borrower?
30	Has there been any indication of fraud?
31	Has there been any raid or imposition of a penalty by government agencies on the company?
32	Has there been business expansion to areas outside core business/backward or forward integration?
33	Has there been frequent change in statutory auditors (2 consecutive years)?
34	Has there been Resignation of independent directors within a short span of time?
35	Has there been Withdrawal by project sponsor/funding agency or delay in receipt of subsidy?
36	Have there been disputes among Management/Promoters/JV Partners?
37	Have there been Frequent changes in top management / key executives?
38	Is there a danger of Product/technology obsolescence or introduction of cheaper substitutes?
39	Is there frequent utility disruption (e.g. power/water etc.) at borrower-end?
40	Is there Increasing employee attrition at borrower end?

S. No	EWS Alerts
41	Is there labour unrest?
42	Negative News about Borrower/ Industry

43	Other Negative News
44	Unfavourable trends in borrower value chain (Upstream/Downstream Industries)
45	Increase in holding levels of Debtors – against estimates (Monthly)
46	Increase in holding levels of Stocks – against estimates (Monthly)
47	Adjusted TNW
48	Current Ratio
49	Days inventory as cost of sales- downward (RBI)
50	Debt To Equity
51	Debtors as days sales- (RBI)
52	DSCR
53	EBITDA Margin
54	Gross Current Assets as days sales
55	Interest Coverage Ratio
56	Net Cash accrual to Net sales
57	Net Cash Accrual To Total Debt
58	Net Profit Margin
59	Non-Compliance with sanction terms
60	Quick Ratio
61	Return on Capital Employed
62	Return on Equity
63	RoNW
64	Net Sales
65	Net Sales To Total Assets
66	TOL/TNW
67	Total Debt/EBITDA
68	% of shortfall in Net Sales – compared to estimates (as at end of Qtr.)
69	Change in Internal Ratings
70	Decrease consistently in Interest Coverage Ratio (as on 31st March)
71	Difference in the value of Stocks in ABS vis-à-vis Stock Statement (as on 31st March)
72	Operating Cash Flow to Current Liabilities
73	Operating Cash Flow to Total Serviceable Debt
74	Is there high rejection of goods?
75	Borrower, promoters/director/associates/ group companies in the lists of defaulters
76	Delay in project implementation
77	Non-Submission of Audited Financials of borrower and Associate Companies
78	Unhedged Foreign Currency Exposure
79	Pending Perfection of Security/charges
80	Borrower reported as Defaulter by other bank(s) In CRILC
81	Financial unit away from the branch

S. No	EWS Alerts
82	Have there been high amount of personal loans by promoters?

83	Y-O-Y Decline In quarterly capacity utilization

Bank Stipulated	
S. No	EWS Alerts
1	Maintaining Current account with Non-Lending Institutions
2	Adhoc not adjusted on due date
3	Security created but CERSAI details not fed in CBS
4	Details of accounts where inspection has not been fed in CBS for accounts with Sanction Limit above Rs. 10 Lakhs.
5	Details of accounts where Insurance has not been fed in CBS for accounts with Sanction Limit above Rs. 10 Lakhs.
6	Bouncing of the high value Outward cheques above Rs. 10 Lakhs
7	Adhoc Account opened and closed on the same day.
8	Variation in details of Charges filed with ROC
9	Delay in filing of ITR
10	Delay in filing of charges with ROC
11	Delay in filing of GST Returns
12	Delay in filing of EPF Returns
13	Market News
14	Borrower admitted in NCLT

- 9.2.2 a. The Bidder shall use their own Data Aggregator or shall sub-contract the same for utilization of the Data Aggregator of any Fintech Companies/ Data Aggregating Companies for fetching data available based on the following broad parameters.
- b. Bidder should use their own Data Aggregator or shall sub-contract the same for utilization of the Data Aggregator of any reputed Fintech Companies/ Data Aggregating Companies subject to approval of the Bank.
- c. It shall be responsibility of the Bidder to find a suitable Fintech Company/ Data Aggregating Companies for providing external data.
- d. Any agreement so formed will exist between the Bidder and the respective Fintech Company/ Data Aggregator Company.
- e. The Bank should in no way be affected for non-provision of data by the Fintech Company/ Data Aggregator Company.
- f. At the time of presentation bidder should display sources of each EWS Alert which are expected to be captured through this solution and process through which each transaction of borrowers can be monitored. If there are any limitation of external information, then the same is required to be disclosed at the time of presentation.
- 9.2.2.1 Group Details
- 9.2.2.1.1 Parent company name and registration details.
- 9.2.2.1.2 Subsidiaries with ownership percentage.
- 9.2.2.1.3 Joint ventures and affiliated companies.
- 9.2.2.1.4 Key management personnel and their roles.
- 9.2.2.1.5 Organizational structure.
- 9.2.2.2 Interconnected Companies

- 9.2.2.2.1 List of companies under the same corporate group.
- 9.2.2.2.2 Nature of connections (subsidiary, associate, joint venture, etc.).
- 9.2.2.2.3 Financial interdependencies (e.g., shared liabilities or assets).
- 9.2.2.2.4 Cross-ownership or cross-shareholding arrangements.
- 9.2.2.3 Related Parties
  - 9.2.2.3.1 List of related parties, including individuals and entities.
  - 9.2.2.3.2 Nature of the relationship (e.g., board members, major shareholders, close family).
  - 9.2.2.3.3 Transactions with related parties (value, nature, terms).
  - 9.2.2.3.4 Legal disclosures regarding related party transactions.
- 9.2.2.4 Market Information
  - 9.2.2.4.1 Stock market listing (stock exchanges, ticker symbols).
  - 9.2.2.4.2 Current share price and historical price trends.
  - 9.2.2.4.3 Market capitalization.
  - 9.2.2.4.4 Analyst ratings and investor sentiment reports.
  - 9.2.2.4.5 Industry benchmarks and peer comparisons.
- 9.2.2.5 News and Media Coverage
  - 9.2.2.5.1 Recent news articles and press releases.
  - 9.2.2.5.2 Major events (e.g., mergers, acquisitions, financial results, regulatory actions).
  - 9.2.2.5.3 Media sentiment analysis (positive, neutral, negative).
- 9.2.2.6 Disclosures
  - 9.2.2.6.1 Financial disclosures (annual and quarterly reports).
  - 9.2.2.6.2 Regulatory filings (SEBI, SEC, etc.).
  - 9.2.2.6.3 Corporate governance reports.
  - 9.2.2.6.4 Environmental, social, and governance (ESG) disclosures.
- 9.2.2.7 Indian Tax Disclosures
  - 9.2.2.7.1 GST filings and returns.
  - 9.2.2.7.2 Income tax returns filed by the company.
  - 9.2.2.7.3 Tax deducted at source (TDS) details.
  - 9.2.2.7.4 Transfer pricing reports (if applicable).
  - 9.2.2.7.5 Tax audits, scrutiny, and assessments.
  - 9.2.2.7.6 Advance tax and tax liabilities paid.
  - 9.2.2.7.7 Tax notices, disputes, and legal challenges related to tax.
- 9.2.2.8 Balance Sheet Data
  - 9.2.2.8.1 Current assets (cash, receivables, inventories).
  - 9.2.2.8.2 Non-current assets (investments, intangible assets, property).
  - 9.2.2.8.3 Liabilities (short-term, long-term debt).
  - 9.2.2.8.4 Shareholder equity.
  - 9.2.2.8.5 Cash flow statements (operating, investing, financing activities).
  - 9.2.2.8.6 Profit and loss statements (revenues, expenses, profits).
  - 9.2.2.8.7 Key financial ratios (debt-equity ratio, return on assets, etc.).
  - 9.2.2.8.8 Auditor's reports and qualifications.
- 9.2.2.9 Physical Asset Data
  - 9.2.2.9.1 List of owned properties (land, buildings, facilities).
  - 9.2.2.9.2 Manufacturing units and their locations.
  - 9.2.2.9.3 Machinery and equipment owned.

- 9.2.2.9.4 Vehicles and fleet owned by the company.
- 9.2.2.9.5 Asset valuations and depreciation schedules.
- 9.2.2.9.6 Insurance coverage details for major assets.
- 9.2.2.10 Physical Unit Legal Information
  - 9.2.2.10.1 Ownership details for each property.
  - 9.2.2.10.2 Land acquisition details, including title clearance.
  - 9.2.2.10.3 Legal disputes related to property or physical assets.
  - 9.2.2.10.4 Regulatory approvals (environmental clearances, zoning regulations, licenses).
  - 9.2.2.10.5 Lease agreements and terms (if applicable).
  - 9.2.2.10.6 Compliance with local regulations for physical units.
- 9.2.2.11 Court Cases and Legal Proceedings
  - 9.2.2.11.1 Active and past litigation involving the company.
  - 9.2.2.11.2 Civil and criminal cases filed against or by the company.
  - 9.2.2.11.3 Arbitration proceedings (domestic and international).
  - 9.2.2.11.4 Legal disputes with employees, vendors, customers, or government authorities.
  - 9.2.2.11.5 Court rulings and judgments affecting the company's operations.
  - 9.2.2.11.6 Bankruptcy or insolvency proceedings (if any).
- 9.2.2.12 Penalties by Regulatory Authorities
  - 9.2.2.12.1 Fines and penalties imposed by regulatory bodies (SEBI, RBI, GST, Income Tax/ EPF).
  - 9.2.2.12.2 Violations of securities law, environmental law, tax law, or labour law.
  - 9.2.2.12.3 Notices and warnings issued by regulatory authorities.
  - 9.2.2.12.4 Settlement agreements with regulators.
  - 9.2.2.12.5 Compliance history with government authorities (e.g., financial, environmental, labour).
- 9.2.2.13 Credit History / Assessment
  - 9.2.2.13.1 Credit reports from credit rating agencies (e.g., CRISIL).
  - 9.2.2.13.2 Loan repayment history and defaults, if any.
  - 9.2.2.13.3 Outstanding debts, loans, and borrowing facilities.
  - 9.2.2.13.4 Credit lines (secured and unsecured loans) with banks or financial institutions.
  - 9.2.2.13.5 History of financial restructuring or loan settlements.
  - 9.2.2.13.6 Bankruptcy filings or debt restructuring efforts (if applicable).
- 9.2.2.14 Ratings (Credit and Other Assessments)
  - 9.2.2.14.1 Credit rating from agencies like CRISIL, ICRA, CARE, etc.
  - 9.2.2.14.2 Rating for short-term and long-term debt.
  - 9.2.2.14.3 Downgrades or upgrades in credit ratings.
- 9.2.2.15 Credit Ratings
  - 9.2.2.15.1 Corporate Governance Rating: Rating based on corporate governance practices (if available).
  - 9.2.2.15.2 Environmental, Social, and Governance (ESG) Ratings: ESG ratings and disclosures.
- 9.2.2.16 Pledge of Shares

- 9.2.2.16.1 Details of shares pledged by promoters or significant shareholders.
- 9.2.2.16.2 Value and percentage of pledged shares.
- 9.2.2.16.3 Reason for the pledge (loan, collateral, etc.).
- 9.2.2.16.4 Impact on shareholder equity and company control.
- 9.2.2.17 Any other details as required for generation of EWS Alerts.
- 9.2.3 Additional scenarios/ Alerts if any in future to be implemented as and when required/ stipulated by the Bank/ as per RBI Guidelines/ DFS/ any competent authority.
- 9.2.4 Provision should be made available for generation of Manual Alerts. i.e. Pre-defined Library of Alerts which cannot be auto generated needs to be provided and appropriate authority as specified by the Bank should be allowed to choose from the library of alerts at specified intervals so that the same gets triggered. Option needs to be provided for uploading of supporting documents.
- 9.2.5 Provision for Configuration of Alerts based on Business requirements as defined by Bank based on the following conditions like Financial Parameters, Non-Financial Parameters, Transactional Parameters, Risk Parameters etc but not limiting to any other condition as stipulated by the Bank at a later point of time.
- 9.2.6 Marking/ Unmarking of RFA
  - 9.2.6.1 System should have the capability to flag an account eligible to be marked as RFA based on the EWS Alert generated.
  - 9.2.6.2 System shall allow authorized users to tag an account as an RFA for tracking purposes
  - 9.2.6.3 System should support automated case routing and assignment of alerts to designated investigator teams based on configurable case allocation rules as provided by the Bank.
  - 9.2.6.4 System should offer investigator workspace with provision to record remarks, upload supporting documents, initiate approval workflows, and recommend remedial actions. This workspace shall be augmented with contextual analytics and case insights to support evidence-based investigation and decision-making.
  - 9.2.6.5 System should provide a FMG Committee/ any other structured RFA Committee workspace enabling members to review investigator inputs, add comments, upload attachments, record committee decisions, and validate or confirm recommended remedial actions. This workspace shall similarly be supported by analytics summarizing case history, patterns, and risk indicators.
  - 9.2.6.6 System should enable comprehensive tracking of case pendencies, including ageing, workflow stage, pending actions, ensuring complete visibility and timely resolution of RFA-related alerts.
  - 9.2.6.7 System should provide separate access to Users and Committee members.
- 9.2.7 AI/ ML Capabilities
  - 9.2.7.1 System should support a supervised EWS risk scoring model that combines financial delinquencies, EWS alerts, bureau scores, financial statements, GST data, market data, or rating agency inputs to generate borrower-level early warning risk scores.

- 9.2.7.2 System should support usage of graph analytics and entity-resolution algorithms to construct relationship networks across corporates, directors, shareholders and related parties, and apply ML-based link-analysis to identify hidden related-party structures and risky interconnected borrower groups for targeted EWS monitoring.
- 9.2.7.3 System should use Continuous model performance and back-testing framework to periodically recalibrate EWS scores, benchmarking risk score distributions across segments and adjusting model parameters and rule weightages based on realized default outcomes.
- 9.2.7.4 System should be able to create a real-time document and event ingestion classifier that extracts and classifies external signals (news mentions, litigation filings, director changes, financial statement anomalies) to enrich alerts—e.g., named-entity recognition for linked parties and sentiment analysis for negative news
- 9.2.7.5 System should be able to perform anomaly detection on real-time/ near real-time CBS transactions to detect unusual account conduct, round-tripping, siphoning and suspicious patterns.
- 9.2.7.6 System should support a customer segmentation model that clusters borrowers by behavior, cashflow volatility, industry sensitivity, and product mix so that monitoring rules, thresholds, and intervention strategies can be tailored per segment.
- 9.2.7.7 System should provide machine learning based behavior profiling and anomaly detection engine that continuously monitors customer/ account behavior and they can be matched with peers and industry averages.
- 9.2.7.8 System should have the provision for the extraction/ mining of unstructured data from the bank internal documents such as stock statement, Board note, stock audit report, statutory audit report annual report etc.
- 9.2.7.9 System should support both supervised and unsupervised machine learning approaches such as Random Forest, Logistic Regression, clustering and anomaly detection techniques etc. for modelling different portfolios.
- 9.2.7.10 The proposed Solution shall enable detailed, ML-assisted analysis of transaction histories to uncover behavioural trends, detect anomalies, identify potential early-warning indicators, and support proactive risk management through predictive modelling and intelligent alerting
- 9.2.7.11 Any other requirement as provided by Bank in Future without any additional cost to the Bank.
- 9.2.8 Market Intelligence Unit
- 9.2.8.1 System should facilitate advanced monitoring of high-value exposures by generating analytical insights using aggregated internal and external data sources, leveraging AI/ML models for anomaly detection, early-warning signals, and behavioral pattern identification
- 9.2.8.2 System should enable the creation, maintenance, and secure management of a centralized database of high-risk borrowers, incorporating automated risk scoring, continuous ML-driven risk re-evaluation, and ongoing exposure monitoring

- 9.2.8.3 System should provide configurable, workflow-driven case-management capabilities that support differentiated actions by specialized teams, incorporating role-based access controls, multi-level approval mechanisms, and audit-trail logging to ensure complete security and access segregation
- 9.2.8.4 System should support the automated generation of network diagrams using graph-analytics and entity-resolution algorithms to identify and visualize linkages across corporates, directors, shareholders, and related parties, enabling detection of hidden relationships and complex ownership structures.
- 9.2.8.5 System should be capable of assessing the interconnectedness of entities by analyzing related-party transactions through ML-based clustering, pattern analysis, and anomaly-scoring techniques to uncover potential risks or suspicious linkages.
- 9.2.8.6 System shall enable detailed, ML-assisted analysis of transaction histories to uncover behavioral trends, detect anomalies, identify potential early-warning indicators, and support proactive risk management through predictive modelling and intelligent alerting
- 9.2.8.7 At the time of onboarding the new customer in bank, based on inputs given about entity, individuals entity/individuals, UID, CIN, DIN, Aadhar, passports, Driving License, Voter ID card, the system should be capable of generating market intelligence / due diligence reports based on banks internal or external sources about the profile of customer –both positive/negative or as specified by the Bank.
- 9.2.8.8 Any other requirement as provided by Bank in Future without any additional cost to the Bank.
- 9.2.9 Dashboard/ MIS
- 9.2.9.1 System should provide a robust reporting structure that can generate reports as per the bank requirements. The system shall have out of the box reports as well as any custom reports the bank may require.
- 9.2.9.2 System should provide a 360-degree dashboard of the customer, providing details including exposure, accounts, delinquencies, alerts generated, etc.
- 9.2.9.3 System should have flat file export functionality to export reports and dashboards in various formats such as .CSV, .xlsx, .pdf
- 9.2.9.4 System should provide Account level and Customer level Dashboards at Departmental and Executive levels
- 9.2.9.5 System should include reports on alerts generated, reports on alert actions (closure, pendency, ageing etc.), reports on high-risk customers, etc.
- 9.2.9.6 System should provide wide range of dashboard widgets to create different types of dashboards including pie chart, bar chart, bubble chart, heat maps, angular chart etc.
- 9.2.9.7 The reporting module should support sorting, filtering and date range selection options.
- 9.2.9.8 Dashboards should be presented neatly for senior management reviews, such as alert summary, risk classification of borrowers, portfolios exhibiting high alert/risk tendencies, etc.

- 9.2.9.9 System should support Committee Reports to enable decision making on aspects such as RFA marking by suitable committees
- 9.2.9.10 System should allow user-level and role-based access control to ensure that sensitive reports and dashboards are restricted based on authorization and approval workflows.
- 9.2.9.11 System should allow exporting dashboards as image formats (PNG/JPEG) for use in presentations and Board or Management Committee reporting packs.
- 9.2.9.12 System should provide interactive visualization features, such as drill-down by branch/ region/ zone/ product/ industry segment/ history of alerts generated for a customer, hover insights, trend lines, and comparative graphs.
- 9.2.9.13 System should support real-time data refresh for dashboards with configurable refresh intervals to ensure up-to-date reporting without impacting system performance.
- 9.2.9.14 System should ensure high performance reporting through optimized query execution, caching, and scalable architecture to support large datasets without degradation in response time.
- 9.2.9.15 System should support configurable filters such as date range, customer, portfolio, geography, product, segment, branch, and risk category to enable dynamic reporting and comparative analysis.
- 9.2.9.16 System should support interactive visualization formats, such as tables, charts, heatmaps, scorecards, trend lines, tree maps, and risk pyramids for graphical interpretation.
- 9.2.9.17 The system should provide a Customer 360° Risk Dashboard displaying customer exposure details, credit facilities, EWS alerts generated, account behavior trends, delinquency history, and risk score movement.
- 9.2.9.18 The system should provide Model Back-testing and Performance Evaluation Report at periodic intervals as specified by Bank to validate EWS scoring and alert precision and support corrective actions.
- 9.2.9.19 The system should provide User Activity and Productivity Reports including login activity, number of alerts resolved, pending cases, escalations handled, and TAT performance.
- 9.2.9.20 The system should provide dashboards for tracking alert lifecycle including alerts generated, assigned, in-progress, closed, overdue, and escalated with SLA monitoring.
- 9.2.9.21 The system should provide region/ zone/ product-wise Risk Concentration and Exposure Utilization dashboards for monitoring portfolio diversification and concentration risks.
- 9.2.9.22 System should allow obtaining reports for action taken on alerts such as pendencies etc.
- 9.2.9.23 System should be capable of generating reports and dashboards tailored for different organizational levels (Branches, Specialized Branches, Regional Offices, Zonal Offices, and Central Office) based on relevance to each level.
- 9.2.9.24 Any other detailed/ customization of report as per the requirement of the Bank in future without any additional cost to the Bank.

### **9.3 EWS Alerts: Other Requirements**

- 9.3.1 System should consume data from different sources in a timely manner. For Example, On real time basis/ daily/ monthly frequency based on the type of EWS triggers as specified by the Bank.
- 9.3.2 System should have the capability to determine the frequency and method of data extraction based on real time, near real time, or batch processing and extract data as required.
- 9.3.3 System should be capable of alerting admin users of failed extraction jobs so that the same can be triggered at the earliest without loss of data if not triggered automatically.
- 9.3.4 System should support automated scheduler jobs for timely generation of alerts as per the frequency specified by Bank.
- 9.3.5 System should enable authorized users to configure granular rule-level parameters as specified by the Bank through a secure, role-based interface. For Example, Execution of alert frequency, display channels (such as alert inbox or notification panels), defined turnaround times (TAT) for alert closure cycle, criticality of Alerts, etc. System should maintain versioning and historical tracking of the rule changes made in the Alerts.
- 9.3.6 System should provide an intuitive front-end interface for authorized users to define and maintain rule-level thresholds based on different parameters. For Example, monetary amounts (absolute or percentage of limit), transaction counts, ageing parameters, and hierarchical portfolio classifications (including vertical, industry, product, portfolio, and sub-portfolio), enabling automated detection of overdue payments, transactional anomalies, financial metric deviations etc.
- 9.3.7 System should support prioritization of rules based on assigned criticality levels to ensure that alerts are ranked and addressed in accordance with their relative risk significance.
- 9.3.8 System should be capable of sending notifications for generated Alerts through Email and SMS.
- 9.3.9 System should incorporate automated notification and escalation workflows that trigger email alerts and SMS Alerts when an alert remains unclosed or is closed beyond the defined TAT (Turnaround Time) or intimation of critical alerts or any other interval as defined by the Bank.
- 9.3.10 System should be capable of sending reminders through Email/ SMS to workflow participants in case alerts are not closed within the bank-specified TAT for the particular user level.
- 9.3.11 System should support multiple rule architectures, including threshold-based rules and event-driven rules.
- 9.3.12 System should allow to define multiple thresholds for a single rule based on Industry, Product, etc.
- 9.3.13 System should allow configuration of rule-level weightages that contribute to a composite scoring framework for calculating comprehensive risk scores across customers, segments, or portfolios.
- 9.3.14 System should allow configuration of conditional and compound rules using Boolean logic (AND/ OR/ NOT) to combine multiple parameters or detection criteria within a single rule. The said configuration should be made available at front end wherever possible.

- 9.3.15 System should support scheduling of rules to run at specific intervals (e.g., real-time, hourly, daily, month-end, or custom frequency).
- 9.3.16 Solution must include a robust, enterprise-grade batch processing and scheduling framework with ability to create, view, modify, delete, pause, stop, re-run, and resume batch and alert jobs safely, including handling of failed executions.
- 9.3.17 System should support manual, scheduled, and event-based triggers with flexible frequencies such as minutely, hourly, daily, custom schedules, and cron expressions. Schedules must be modifiable at runtime.
- 9.3.18 System should ensure jobs execute in the defined order, run consistently at the scheduled time without delay, and support both sequential and parallel/concurrent execution.
- 9.3.19 System should support Built-in queuing, concurrency management, throttling, validations, and retry mechanisms to ensure system stability and performance.
- 9.3.20 System should provide capability to temporarily disable, pause, or deactivate rules with appropriate authorization and audit trails, without requiring rules to be deleted.
- 9.3.21 System should have the capability to generate alerts for various credit related scenarios as provided by the Bank.
- 9.3.22 System should have the capacity to expand to accommodate generating alerts for various non-credit scenarios as per requirement of the Bank in future.
- 9.3.23 System should have the capability to auto mark the customer into various watchlists based on the alerts generated or on the feedback given.
- 9.3.24 System should have the capability to monitor and detect both financial and non-financial transactions in real time/ near real time as per the requirement of Bank.
- 9.3.25 System should provide functionality to view all alerts corresponding to a particular customer/ account under a single parent case.
- 9.3.26 System should enable mapping of rules to customer segments, portfolios, geographies or any other parameter as specified by Bank.
- 9.3.27 System should be capable of generating alerts configured based on bank requirements as defined in the alert library. System should provide authorized users to add/ configure Alerts or thresholds of alerts as per the requirement of the Bank. Such alerts would be consumed across multiple levels and user departments as per the bank needs.
- 9.3.28 System should provide provision to add any number of Alerts in the Library as per the requirement of the Bank in future.
- 9.3.29 System should be capable of end-to-end automated monitoring, detecting suspicious activity, providing feedback and reporting of suspicious account to the Bank.
- 9.3.30 System should allow for assignment of risk scores to accounts to prioritize monitoring and intervention efforts based on the level of perceived risk.
- 9.3.31 System should enable scoring using a combination of factors such as delinquencies, alerts generated etc. using suitable statistical models.
- 9.3.32 System should provide automated back-testing reports on a periodic basis to measure the effectiveness of the system so that corrective actions can be taken.
- 9.3.33 System should provide Real-time monitoring dashboard with visibility into job status, execution progress, and failures.
- 9.3.34 System should trend analysis of risk scores over a period of time and also facilitate comparison with other borrowers.

- 9.3.35 System should support both supervised and unsupervised machine learning approaches for modelling different portfolios.
- 9.3.36 System should support dynamic computation of scoring based on considerable weightages given to each scoring parameter to ensure timely action.
- 9.3.37 System should support benchmarking of risk score distributions at customer, segment, branch, region, or industry level for early detection of systemic risks.
- 9.3.38 System should allow searching of cases by various criteria including alert id, entity id (e.g. account id, customer id), case criticality, case status (open, In Progress, Closed), etc.
- 9.3.39 System should maintain the history of alerts generated so that the same can be extracted at any point of time.
- 9.3.40 Customized Closure comments/ Indicative comments should be made available for the user suggesting the closure comments to be selected from the Dropdown provided for closure of alerts at any level starting from Branch to Central Office besides providing facility for the user to enter appropriate comments on case-to-case basis.
- 9.3.41 System should make available all the details of the customer like Branch, CIF, Account No, Exposure etc. for viewing to the user along with the details of Alert generated.
- 9.3.42 System should make available the reason for generation of alert for viewing to the user at the time of closure of alert.
- 9.3.43 System should have the provision for uploading/ viewing/ downloading of any supporting documents if required at any organizational level i.e. at Branch/ RO/ ZO/ CO.
- 9.3.44 System should have the provision of compliance mechanism at appropriate levels. i.e. Any Closure comments provided by the closing authority should be made available for compliance at Branch level and subsequent monitoring at all levels.
- 9.3.45 System should support an escalation hierarchy for the alerts to be set at an alert level from the front end or to be modified at back end.
- 9.3.46 System should have the capability to bypass generation of alerts at Product level or at Group level or at User level.
- 9.3.47 The platform shall maintain centralized logging for data ingestion, processing, and alert notification activities.
- 9.3.48 System shall support an acknowledgment and feedback mechanism to source systems for alerts and downstream actions.
- 9.3.49 Scheduler must be natively integrated into the batch/alert processing system and capable of scheduling and executing daily and recurring jobs reliably.
- 9.3.50 Scheduler should ensure high availability, operational control, scalability, and audit compliance for all batch and alert processing requirements.
- 9.3.51 System shall support a TAT for alert closure which can vary by alert
- 9.3.52 System shall facilitate bulk closure of alerts based on common conditions
- 9.3.53 System shall support workflow overrides such as exceptions for large branches, etc.
- 9.3.54 System shall enable users to tag alerts as false positives in order to prevent them from flowing throughout the hierarchy
- 9.3.55 System should have the capability to send reminders for each workflow step to ensure timely action on cases.

- 9.3.56 System must facilitate Unique Case ID for each case for easy identification and tracking.
- 9.3.57 System should have the capacity to automatically route different alerts based on pre-defined configurable rules based on the risk and customer profile. System should also support manual reassignment within the workflow, allowing supervisors to override automatic assignments with documented reasons.
- 9.3.58 System should maintain all the details pertaining to alert such as Customer information, loan account details, alert details, relevant documents etc.
- 9.3.59 System should be capable of streaming CBS data continuously on a 24x7 basis using industry standard tools/mechanisms so that the same can be used by the Bank in future as per requirement.
- 9.3.60 System should have the capability to administer rules looking for risk patterns in unstructured data but also automatically discover new rule which explain particular risk attributes for the account.
- 9.3.61 System should have the capability to provide provision at all levels i.e. at Branch/ RO/ ZO/ CO for entering Compliance in response to the Alert closed.
- 9.3.62 System should have Data Warehousing and Data Mining capabilities. System should be capable of achieving data for minimum of seven (7) years.
- 9.3.63 System shall have the capability to export transaction data and static data in .CSV, .txt, .xls, .xlsx, .pdf, .rtf, .doc, .docx etc.
- 9.3.64 Workflow Management:
- 9.3.64.1 System should be flexible to create workflow path at every business rule/ scenario level.
- 9.3.64.2 System should allow the concept of maker & checker within the workflow module. The flow should get initiated at Branch level and can flow to any level from Regional Office Regional Office to Zonal Office to Central Office for recommendation/ closure.
- 9.3.64.3 System should have the ability to create and configure workflows based on different alert categories and criticality.
- 9.3.64.4 System should have facility to implement a multi-approval workflow mechanism where key actions (e.g., case creation, escalation, and closure) require two or more levels of authorization: Maker (initiator) and Checker (reviewer). This ensures that all critical case actions undergo independent verification, enhancing control, accountability, and compliance within the case management process.
- 9.3.64.5 System should support dynamic routing configurations i.e. from Branch to RO to ZO to CO or Branch to CO or a combination of both depending on the risk and criticality of alert and threshold levels as stipulated by Bank.
- 9.3.64.6 System should support multi way workflow i.e. Alerts submitted by Branch can be rejected at any level starting RO, ZO or CO. Rejection of alert should push back the alert to the previous level.
- 9.3.64.7 Each Alert should be capable of having definite set of workflows ensuring that cases with specific risk indicators follow tailored processes.
- 9.3.64.8 System should have facility of uploading, downloading, and viewing of documents related to each alert at any level.
- 9.3.64.9 System should be capable of sending reminders to assigned users for pending tasks related to each case to ensure timely follow-up.

- 9.3.64.10 System should allow modification of workflow configurations by authorized users without impacting active cases.
- 9.3.64.11 System should support configurable workflows and dynamic routing based on predefined business rules such as based on exposure, criticality, etc.
- 9.3.64.12 System should allow defining user roles with permissions to access, edit, approve, close or escalate cases at various workflow stages.
- 9.3.64.13 System should have the capability to suggest follow up actions for every alert based on the policies set/ as per requirement of the Bank.
- 9.3.64.14 System should have the capability to track each alert's current status like Open, Under Review, Escalated, or Closed.
- 9.3.64.15 System should allow role-based access control allowing only authorized users to create, modify, or take actions on workflow.
- 9.3.65 The data generated by the Bank with the aid of EWS solution should be precise, accurate and correct and the vendor should hold full responsibility and shall be solely liable for all the loss and consequences if any incurred by Bank on any incorrect data or information generated by EWS solution on which Bank has acted upon. It is amply made clear that Bank shall not be responsible or liable at any point of time for acting upon the data generated by EWS solution. All the risks, liability, cost and consequences arising from the EWS solution shall be solely on the vendor.
- 9.3.66 The vendor should develop a project implementation plan indicating milestones and deliverables to Central Bank of India. The project implementation plan will be monitored regularly and delay in achieving milestones and deliverables will be analysed and corrective action taken.
- 9.3.67 The Bidder/ Vendor shall be solely responsible for payment of salaries, wages, statutory contributions, benefits and all dues to its employees, sub-contractors, labour, and statutory personnel deployed for execution of work under this RFP.
- 9.3.68 Bidder shall act only on documented instructions of the Bank and shall not process personal data for any purpose other than the performance of the obligations under this RFP.
- 9.3.69 Bidder shall take due care while collecting and dealing with sensitive personal data by the Service Providers in the performance of the Agreement under this RFP shall be in compliance with the above Act/ Rules. The Service Provider shall also ensure that any sub-contractor (if allowed) engaged by it shall act in compliance with the above Act, to the extent applicable.
- 9.3.70 Any Data Breach, unauthorised access, misuse, loss, or disclosure of personal data must be reported to the Authority/ Bank in writing within [24 Hours] of occurrence, along with an incident report and remedial action plan.
- 9.3.71 The bidder would provide updates, patches, bug fixes, version upgrades for the proposed solution and to ensure the same is updated on an ongoing basis.
- 9.3.72 The Bidder would be responsible for installation, testing, commissioning, configuring, integration, warranty and maintenance of the system
- 9.3.73 Initial installation, configuration and integration should be done by the OEM through the Bidder. The Bidder would be the single point of contact. The Bidder should have necessary agreement with the OEM for all the required onsite support for entire project period. Bidder should have back-to-back support with OEM during the total contract period for necessary support. However, Bidder

will be held accountable for OEM's inaction and penalty charges would be levied on the bidder as per the Service Levels and Terms & Conditions.

- 9.3.74 Bidder will manage the proposed solution's operations and monitoring in consultation with the bank's team.
- 9.3.75 Bank will have the right to use the solution for the functions provided by the solutions in any manner and for any number of branches, offices, irrespective of the number of users/concurrent user, geographical location of the devices being monitored.
- 9.3.76 Bidder shall adhere to agreed Service Levels, periodic (Daily/ Weekly/ Fortnightly/ Monthly/ Quarterly/ Half Yearly/ Yearly) monitoring and the same shall be reported to the Bank through a portal.
- 9.3.77 The proposed solution should work on rule-based transactions which works on the stored behaviour pattern of future transactions of the customers and it should store historical incidents/ alerts onsite to correlate future transactions as desired by the bank

#### **9.4 Data Sources for Generation of EWS Alerts**

- 9.4.1 Data sources for extraction of data required for generation of EWS Alerts can be from any one of the following or a combination of the following
- 9.4.1.1 Core Banking System
  - 9.4.1.2 Loan Life Cycle Management System (LLMS)
  - 9.4.1.3 Trade Finance
  - 9.4.1.4 Treasury
  - 9.4.1.5 EFRMS
  - 9.4.1.6 Rating Tool
  - 9.4.1.7 Third Party Aggregators
  - 9.4.1.8 HRMS
  - 9.4.1.9 CFR
  - 9.4.1.10 CRILC
  - 9.4.1.11 CIC
  - 9.4.1.12 Social Media
  - 9.4.1.13 IBA
  - 9.4.1.14 RBI
  - 9.4.1.15 DRT
  - 9.4.1.16 DRAT
  - 9.4.1.17 NCLT
  - 9.4.1.18 NCLAT
  - 9.4.1.19 SIDBI
  - 9.4.1.20 ECGC
  - 9.4.1.21 SEBI
  - 9.4.1.22 BSE
  - 9.4.1.23 NSE
  - 9.4.1.24 MCA
  - 9.4.1.25 Credit Bureaus
  - 9.4.1.26 CBI/ ED/ SFIO/ Cyber Crime
  - 9.4.1.27 EOW
  - 9.4.1.28 SIDBI
  - 9.4.1.29 Udyami Mitra
  - 9.4.1.30 Udyog Aadhar

- 9.4.1.31 CGTMSE
- 9.4.1.32 Customs
- 9.4.1.33 DGFT, IT/ Service tax/ Sales/ GST
- 9.4.1.34 PAN CHK
- 9.4.1.35 Central KYC
- 9.4.1.36 CERSAI
- 9.4.1.37 Aadhar and peer Banks.
- 9.4.1.38 Data source from External Vendor
- 9.4.1.39 SMA reports
- 9.4.1.40 Wilful defaulters lists from Banks
- 9.4.1.41 RBI defaulter list
- 9.4.1.42 SASCL (System Asset Classification)
- 9.4.1.43 RFA/Fraud
- 9.4.2 Any additional Data Source also may be added in future as and when Bank feels the right to do so.
- 9.4.3 System should be capable of consuming data from any other alerting sub systems of the Bank.
- 9.4.4 System should perform automated data extraction from various sources, without any manual intervention. The Frequency of the extraction shall be Real time/ Near real time/ Daily/ Fortnightly/ Monthly/ Quarterly/ Half-Yearly/ Yearly/ As & When.

## **9.5 User Management**

- 9.5.1 System should have capability to integrate with Active Directory Services for authentication check.
- 9.5.2 System should have the capability of multi factor authentication to log in and access using OTP or Biometric Authentication in addition to User ID and Password. The solution must be capable of integrating with our Services through APIs.
- 9.5.3 System should have an option to add homogeneous sets of users under one group and should be able to provide role-based access control and privilege level control for different users at different organizational levels or provide multiple roles/ privilege to single user at different organizational levels.
- 9.5.4 System should be able to create groups and should be able to define roles of each group at different organizational levels.
- 9.5.5 System should allow creating/ updating/ viewing/ deleting of users/ groups and users within a single group. System should also allow exclusion of users from certain groups.
- 9.5.6 System should provide capability to create/ modify/ approve/ delete configurable roles with granular permission settings across modules, screens, workflows, actions, and data-access levels.
- 9.5.7 System should allow setting of different transaction limits for different users valid for defined frequency- daily, weekly, fortnightly, monthly, quarterly, half yearly, annually etc.
- 9.5.8 System should allow different types of users like Maker, Approver, Viewer, Admin and Super Admin to access the application.
- 9.5.9 System should have the capability to integrate with HRMS system to identify Employees to onboard them.

- 9.5.10 System should provide bulk user upload and bulk update capability through secure file formats such as XLSX or CSV or any other format as stipulated by Bank with necessary validation and error reporting.
- 9.5.11 System should provide user-activity monitoring, including last login time, active-session details, and usage-history tracking.
- 9.5.12 System should provide session-management capabilities including session timeout, concurrent login restrictions, and user session-termination options.
- 9.5.13 System should support password-policy enforcement including complexity rules, expiry settings, password history, and lockout threshold after consecutive failed login attempts. System should abide by bank's user management and password protection policy.
- 9.5.14 System should provide capability to temporarily disable, suspend, or block users without permanently deleting the user account.

## **9.6 Audit Trail**

- 9.6.1 System should be capable of capturing and preserving comprehensive audit logs for any changes made to the Alert Configuration module, including creation/ modification/ deletion at the rule level and capturing user name and time stamp.
- 9.6.2 System should be capable of maintaining history of alerts generated as per the requirement of the Bank.
- 9.6.3 System should support proactive and preemptive follow-up actions with a comprehensive audit trail, with dynamic workflows to ensure alerts are delivered to designated users based on the nature of each alert.
- 9.6.4 System shall maintain a complete audit log of all user-management activities such as user creation, updates, deletions, role or group assignment changes, and login attempts.
- 9.6.5 System should have the capability of having comprehensive execution, error, audit, and configuration change logs, including reasons for job runs, to support troubleshooting and compliance.
- 9.6.6 System should maintain Audit Logs of all user activities including User ID, Date, Time, IP Address, Terminal ID, Locations, etc.
- 9.6.7 System should have the capability of logging all Error messages. It should be possible to look up online (by error message number or by alphabetical list) all error messages reported by the system, to determine their meaning and the appropriate corrective course of action.
- 9.6.8 System should have the capability to notify Error messages or events of a certain severity level immediately to the System Administrator's Group and actual user.
- 9.6.9 System should provide auditable management of User-ids, access rights and passwords, login, activities etc.
- 9.6.10 System should maintain a secure, auditable log of access to the system, identifying user-Id, date, time, functions accessed, and operations performed etc.
- 9.6.11 System should provide a complete audit trail of actions within each workflow, including case handlers, timestamps, and actions taken, for compliance and accountability.
- 9.6.12 System should provide a separate Login/ Role/ user type for Auditors who can view all the parameters/ test cases/ pending reports/ and perform complete Audit/ reporting through the user. Though the audit user would have view permission only.

- 9.6.13 System should provide comprehensive audit trail features of Daily activities log merged into the history log files, Date, time and User stamped process list for different processes, daily activity report(s) to highlight all the processes invoked, all unsuccessful login attempts etc.
- 9.6.14 System should maintain logs of data ingestion, processing and alert notification activities.

## 9.7 Onsite Support

- 9.7.1 Bidder shall be responsible for providing adequate support for proposed EWS Solution hosted at DC and DR during Contract period.
- 9.7.2 The selected bidder should also support obtaining the requisite certifications, integration, maintenance, patching, on boarding of merchant/s, compliance, etc. and day to day operations during office hours and in case of exigencies, any time during the day. Licensing will be for the Bank. Onsite support from the bidder will be till duration of the contract. The vendor shall also provide escalation matrix in respect of support and maintenance of the application software.
- 9.7.3 Historical data of from the existing package/servers to be extracted. Presently, Bank is having 4600 Branches, 91 Regional Offices, 14 Zonal Offices and 1 Central Office. The Bank's Data Centre is situated at Mumbai and the Disaster Recovery Centre at Hyderabad.
- 9.7.4 The selected Bidder must carry out migration of Customer Master Data and at least 1 Year of Bank's Transaction Data from the existing EWS systems to the proposed new Solution necessary for various EWS functionalities.
- 9.7.5 The resources will have to be deployed at Head Office (or any location specified by Bank), for the entire contract period.
- 9.7.6 The on-site support should extend to services like helpdesk, system backup, data backup, user management, database management / maintenance, application management, updation of data, maintaining integrity of data, loading application upgrades, technical support for ad-hoc queries, Performance Testing, archival of data and any other support required with respect to proposed EWS Solution. Query/ issue raising, and escalation process system should be in place. Support should be provided for Complaints/Issues/Queries raised through Email, Helpdesk, CRM, etc. and resolution of issues as per TAT agreed in SLA between Bank and the Vendor.
- 9.7.7 Minimum resource that should be deployed during the Contract period

Type of Resources	Location	Minimum number of resources
L1	Head Office (or any location specified by Bank)	3
L2	Head Office (or any location specified by Bank)	3
L2	DBA	1
Total L2		4
L3	Service on call basis, if required	

- 9.7.8 If needed, bidder can engage more resources to meet SLA, uptime and scope of work defined in this RFP during contract period.
- 9.7.9 It is the responsibility of the bidder to resolve any issues arising during the day-to-day operations within the stipulated TAT for the smooth functioning of the Solution.
- 9.7.10 Onsite resources should be available onsite on all bank's working days in Office. Bidder must ensure availability of the resources also on non-working days/hours on call if issues in the proposed solution is reported or as and when need arises.
- 9.7.11 Selected Bidder needs to provide Onsite resources at any of the Bank's office if required, in any location within India, as and when bank deems necessary during the contract period without any additional cost to bank.
- 9.7.12 Bank may take additional resource(s) as per frozen price through this RFP process.
- 9.7.13 In case the resources go on leave/ are absent, replacements having equivalent or more experience and qualification has to be arranged by the selected bidder to ensure that regular functioning of the solution is not hampered.
- 9.7.14 Bank reserves the right to claim change in resource based on the performance of the resources.
- 9.7.15 Clauses mentioned anywhere in RFP will be applicable for resources also.
- 9.7.16 The billing of onsite support will be commenced after successful project sign-off/ acceptance. However, selected bidder has to ensure that onsite resource should be part of the project implementation team
- 9.7.17 Bidder also should nominate a Project Manager responsible for day-to-day operations till contract period, who will be the Single Point of Contact (SPOC) for the bank for any communication. However, for escalation purpose, details of other persons shall also be given.
- 9.7.18 The selected bidder is responsible for providing practical solution for resolution of the issues and implementation of the same. If the issue requires OEMs technical person's/ product developer's etc., intervention, the selected bidder should take up suitability with the appropriate level at OEM and obtain the solution and implement it for resolution of the issue. If the analysis of the issue requires LOG submission, the selected bidder should submit the same for further analysis in consultation with the Bank. However, penalty shall be applicable as per uptime clause.
- 9.7.19 The bidder must provide a Ticketing tool or portal to raise complaints/ issues in the proposed solution to track the progress in resolving issues till its closure. Then the ticketing tool/portal should provide the Turn Around Time (TAT) for problem-resolution. It should be able to provide the resolution status by portal Dashboard, emails and SMS as and when updated.
- 9.7.20 The Ticketing tool is in addition to other means of raising complaints like emails.
- 9.7.21 Rectification of any VAPT observations raised during periodic audit of applications by bank team should be done within stipulated provided timelines.
- 9.7.22 The selected bidder should submit following KYC documents for onsite resource:
- 9.7.22.1 Resume latest (Candidate Photograph should be part of Resume only) and Print should be in colour only.
- 9.7.22.2 Address Proof (Local and Permanent) - Duly attested photocopy by candidate and selected bidder HR.

- 9.7.22.3 Aadhaar Card - Duly attested photocopy by candidate and selected bidder HR.
- 9.7.22.4 Passport - Duly attested photocopy by candidate and selected bidder HR.
- 9.7.22.5 Background Police Verification report - Duly attested photocopy by candidate and selected bidder HR.
- 9.7.23 The onsite resource will also be responsible for complete day-to-day activities such as end to end management including attending complaints, incident, security threat, signature updates, daily updates, product related issues, any other issues etc., to the Bank as per SOW/SLA at no extra cost during contract period.
- 9.7.24 Support should include advising & helping the Bank in implementing controls for the risk advised by regulators/Govt. of India.
- 9.7.25 The minimum Skill Sets, Roles and Responsibilities of the Onsite Resources should be as follows:

Level L1:	
Minimum Years of Experience	2+
Knowledge & Experience and Certification	
<ol style="list-style-type: none"> <li>1. Understanding of server architecture, deployment, maintenance, and troubleshooting.</li> <li>2. Ability to diagnose and resolve Operating System issues.</li> <li>3. Knowledge of optimizing hardware performance.</li> <li>4. Understanding of firewalls, and secure network design.</li> <li>5. Basic Knowledge of SAN Storage.</li> <li>6. Understanding of RAID configurations, storage provisioning, and management.</li> <li>7. Knowledge with backup software as per requirement.</li> <li>8. Knowledge of disaster recovery planning and implementation.</li> <li>9. Ensuring the integrity and security of backed-up data.</li> <li>10. Basic Understanding of change management processes and tools.</li> <li>11. Ability to communicate effectively with technical and non-technical stakeholders.</li> <li>12. Strong analytical skills to troubleshoot and resolve complex issues.</li> <li>13. Experience working in a collaborative environment, often with cross-functional teams.</li> <li>14. Basic Knowledge of virtualization technologies (e.g., VMware, Hyper-V) as per requirement.</li> <li>15. Ability to work in an SLA driven environment.</li> <li>16. Proficiency in MS Excel and Workflow/ Ticketing Tools.</li> </ol>	
Roles and Responsibilities	
<ol style="list-style-type: none"> <li>1. Monitor EWS Dashboards, Alerts, and queues on a daily basis.</li> <li>2. Acknowledge EWS Alerts within the prescribed turnaround time.</li> <li>3. Perform basis validation of alert details using available system data and case history.</li> <li>4. Identify duplicate, incomplete, or low-priority alerts and route them appropriately.</li> </ol>	

5. Log cases accurately in the workflow/ ticketing system with complete remarks and supporting evidence.
6. Escalate exceptions, high risk cases and unresolved alerts to L2, Credit, Compliance or other Verticals as per requirement of the Bank.
7. Track open cases until closure and ensure status updates are reflected in the system.
8. Prepare periodic MIS, Alerts Summary, Ageing Reports, Operational Trackers and any other report as per the requirement of the Bank.
9. Maintain Audit- ready documentation of actions taken, communications and handoffs.
10. Adhere to agreed SLA, SOP and Escalation Matrix at all times.
11. Coordinate with Credit, Compliance, DIT, and other Verticals for missing data or system issues.
12. Support UAT or testing of rule changes, report changes or workflow updates when required.
13. Assist in updating SOPs, checklists, and user guides based on process changes.
14. Ensure proper tagging, Comments, and documentation of Audit and Regulatory traceability.

**Level L2:**

Minimum Years of Experience

3+

**Knowledge & Experience and Certification**

1. Understanding of server architecture, deployment, maintenance, and troubleshooting.
2. Ability to diagnose and resolve Operating System issues.
3. Knowledge of optimizing hardware performance.
4. Understanding of firewalls, and secure network design.
5. Basic Knowledge of SAN Storage.
6. Understanding of RAID configurations, storage provisioning, and management.
7. Experience with backup software as per requirement.
8. Knowledge of disaster recovery planning and implementation.
9. Ensuring the integrity and security of backed-up data.
10. Understanding of change management processes and tools.
11. Ability to communicate effectively with technical and non-technical stakeholders.
12. Strong analytical skills to troubleshoot and resolve complex issues.
13. Experience working in a collaborative environment, often with cross-functional teams.
14. Knowledge of virtualization technologies (e.g., VMware, Hyper-V) as per requirement.

**Roles and Responsibilities**

1. Documentation and Reporting of information (such as Daily Activity Statistics, System performance incidents, System architecture, configurations and Key metrics) to the EWS team for review.

2. Timely resolution and minimal disruption to services.
3. Diagnosis of Technical Issues and Troubleshooting.
4. Maintaining integrity and security of Software updations and patching.
5. Ensure the proper functioning of servers and other hardware components critical to the EWS solution.
6. Plan and execute hardware upgrades or replacements to improve performance or address obsolescence.
7. Attending to VAPT observations and ensuring rectifications.
8. Continuously monitor Operating System, database, and Network performance and implement tuning measures to optimize system efficiency.
9. Oversee the configuration and management of network components supporting the EWS solution, ensuring reliable and secure connectivity.
10. Diagnose and resolve network-related problems that impact the EWS application, working with network engineers as needed.
11. Continuously evaluate and improve processes related to the operation and support of the EWS solution.
12. Take Backups and Test restoration of database and applications as per Bank's Backup and Restoration Policy.
13. Follow established escalation procedures to refer complex or unresolved issues to higher-level support or specialized teams. Coordinate with senior engineers, network administrators, and vendors as necessary.
14. Monitor storage usage and plan for future capacity needs.
15. Troubleshoot and resolve database-related issues in a timely manner.
16. Apply patches and updates to database software to address vulnerabilities and bugs.

**Level L3:**

Minimum Years of Experience

7+

**Knowledge & Experience and Certification**

1. Understanding of server architecture, deployment, maintenance, and troubleshooting.
2. Ability to diagnose and resolve Operating System issues.
3. Knowledge of optimizing hardware performance.
4. Understanding of firewalls, and secure network design.
5. Basic Knowledge of SAN Storage.
6. Understanding of RAID configurations, storage provisioning, and management.
7. Experience with backup software as per requirement.
8. Knowledge of disaster recovery planning and implementation.
9. Ensuring the integrity and security of backed-up data.
10. Understanding of change management processes and tools.
11. Ability to communicate effectively with technical and non-technical stakeholders.

12. Strong analytical skills to troubleshoot and resolve complex issues.
13. Experience working in a collaborative environment, often with cross-functional teams.
14. Knowledge of virtualization technologies (e.g., VMware, Hyper-V) as per requirement.

#### Roles and Responsibilities

1. Documentation and Reporting of information (such as Daily Activity Statistics, System performance incidents, System architecture, configurations and Key metrics) to the EWS team for review.
2. Timely resolution and minimal disruption to services.
3. Diagnosis of Technical Issues and Troubleshooting.
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7. Attending to VAPT observations and ensuring rectifications.
8. Continuously monitor Operating System, database, and Network performance and implement tuning measures to optimize system efficiency.
9. Oversee the configuration and management of network components supporting the EWS solution, ensuring reliable and secure connectivity.
10. Diagnose and resolve network-related problems that impact the EWS application, working with network engineers as needed.
11. Continuously evaluate and improve processes related to the operation and support of the EWS solution.
12. Take Backups and Test restoration of database and applications as per Bank's Backup and Restoration Policy.
13. Follow established escalation procedures to refer complex or unresolved issues to higher-level support or specialized teams. Coordinate with senior engineers, network administrators, and vendors as necessary.
14. Monitor storage usage and plan for future capacity needs.
15. Troubleshoot and resolve database-related issues in a timely manner.
16. Apply patches and updates to database software to address vulnerabilities and bugs.

- 9.7.26 The Bank shall have discretion to reject any resources, and the selected bidder has to replace them with appropriate resources in consultation with the bank.
- 9.7.27 The guidelines contained in Master Direction on Outsourcing of IT Services of RBI are applicable on the selected bidder.

## 9.8 Training

- 9.8.1 Vendor must impart training to the Bank's Core Team (2 batches of 20 people) (IT as well as functional) before UAT. The training should cover configuration,

operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes of EWS Solution.

- 9.8.2 Training to the IT team should cover the system administration viz.
- 9.8.2.1 System Administration & User management
  - 9.8.2.2 Management of Application software
  - 9.8.2.3 Data base administration
  - 9.8.2.4 Report writing
  - 9.8.2.5 Security management
  - 9.8.2.6 Backup & Disaster Recovery Operations
  - 9.8.2.7 Troubleshooting
  - 9.8.2.8 Creation of document category
  - 9.8.2.9 Designing workflow
  - 9.8.2.10 Management of servers, storage, database and security etc.
- 9.8.3 Demo portal, SOPs, User manuals for training of all stakeholders should be provided.
- 9.8.4 Training on Development – Vendor to arrange for comprehensive technical training primarily on development of workflow solutions, report writing, dashboards on the following topics:
- 9.8.4.1 Workflow solutions / Business Process Management
  - 9.8.4.2 Integration between various programs / applications with solution
  - 9.8.4.3 Linkage between various programs and modules of applications software Program coding
  - 9.8.4.4 The training to be provided to all stakeholders should be done at no additional cost to the Bank i.e. free of cost.

## **9.9 Technical Requirements:**

- 9.9.1 Solution supplied as part of this RFP should be supplied with Enterprise-wide License.
- 9.9.2 System should be built of latest microservices based architecture to ensure a robust framework to meet the desired performance and scalability of the present and future needs of the Bank.
- 9.9.3 System should not be based on monolithic/ legacy/ outdated architecture.
- 9.9.4 System should be designed with MACH (microservices, API, and headless), scalable, plug and play, composable, modular, independent and loosely coupled architecture.
- 9.9.5 System should have the ability to consume data through different approaches such as APIs, ETL, flat file upload, streaming platform, etc.
- 9.9.6 System should provide real-time data ingestion using platforms like Kafka, or event-based triggers.
- 9.9.7 System should support seamless consumption of external APIs using REST and SOAP protocols, with support for industry-standard authentication mechanisms including OAuth 2.0, JWT, and Basic Authentication.
- 9.9.8 System shall enable ingestion of structured and semi-structured data files via secure file transfer mechanisms such as SFTP/FTPS and through secure shared storage locations.
- 9.9.9 System should provide direct data ingestion from relational databases, including Oracle, PostgreSQL, SQL Server, and MySQL, using standard JDBC/ODBC connectors.

- 9.9.10 System should support ingestion of commonly used data formats, including CSV, TSV, JSON, and XML.
- 9.9.11 Vendor shall disclose the complete technology stack used in the solution.
- 9.9.12 System shall utilize In-memory data processing capabilities for instantaneous alert generation
- 9.9.13 System shall support queuing and multi thread processing to facilitate transaction processing and alert generation without lag
- 9.9.14 Solution shall generate real-time and near real-time alerts with an end-to-end latency of one (1) minute or less.
- 9.9.15 System shall have the capability to provide configurable alert frequencies as stipulated by the Bank, including real-time, 1-minute, and 5-minute intervals.
- 9.9.16 The vendor shall specify typical and peak alerting latencies, supported by benchmark and performance test results.
- 9.9.17 System shall expose detailed latency and performance metrics across each processing stage for monitoring and diagnostics.
- 9.9.18 The vendor should maintain Recovery Point Objective (RPO) of 30 minutes of the solution and Recovery Time Objective (RTO) of 60 minutes for all major failure scenarios.
- 9.9.19 The architecture should support horizontal scalability, including mechanisms such as partitioning and consumer groups, to handle increased data volumes.
- 9.9.20 The System shall be designed for high availability, ensuring no single point of failure at the application layer.
- 9.9.21 System should provide health check APIs and component status endpoints for operational monitoring.
- 9.9.22 All communications shall be secured using industry-standard security protocols, with details of supported security mechanisms to be specified by the vendor.
- 9.9.23 System should support high availability/fault tolerant modes at both DC and DR.
- 9.9.24 The Bidder will have to supply and install the solution at the Bank's Data Centre in Mumbai and also should replicate at Disaster Recovery Site, other major city in India. The DC will be with high availability and DR without high availability. DC and DR will function as Active/Passive.
- 9.9.25 System should have the capability to handle upto 2500 concurrent users at a time.
- 9.9.26 System should have peak volume handling capability of at least 2.0 crore transactions per day.
- 9.9.27 System should handle throughput of 250 TPS (transactions per second). System should be capable to scale dynamically to accommodate an increase in rules, data volume, or complexity without compromising performance.
- 9.9.28 System should have the ability to integrate with channels such as SMS, email gateway for notifications on alerts generated.
- 9.9.29 The system shall support Single Sign-On (SSO) using industry standards such as SAML 2.0, OAuth, or OpenID Connect for seamless integration across enterprise applications.
- 9.9.30 System should have the ability to integrate with directory services standards like LDAP/AD for SSO.
- 9.9.31 System should make results generated available to the users based on their roles and authorized access.

- 9.9.32 System to support encryption of data during exchange internally and with external systems.
- 9.9.33 System should save the data in latest industry standard encryption format, as per regulatory and other recommendations/ guidelines.
- 9.9.34 System should disallow multiple logins by a single user
- 9.9.35 All the modules of the system shall be fully integrated, and no manual intervention should be needed for inter-modules operations
- 9.9.36 System shall be CERT-IN certified and secure from vulnerabilities such as OWASP-Top 10 list.
- 9.9.37 System should support different protocols (such as- TCP/IP, IPX etc). It should support IPV6.
- 9.9.38 System will be accessible to the entire branch network of the bank through browsers.
- 9.9.39 System shall maintain separate schemas for generated data based on the purpose to maintain proper data access control
- 9.9.40 The workflow engine should handle high concurrency, supporting thousands of active workflows without performance degradation.
- 9.9.41 Average response time for opening of workflow action screens (e.g., assigning, escalating, approving) should be under 5 to 10 seconds
- 9.9.42 Implement detailed logging for all case actions, data updates, and system access for traceability and auditability.
- 9.9.43 Ensure logs are stored in a secure, immutable format and are accessible for compliance reviews.
- 9.9.44 System shall have the capability to lock the screen if left attended for parameterized time, with options to logout or reactivate using Password
- 9.9.45 System shall be capable to integrate with Bank's Security and Monitoring systems
- 9.9.46 Version Control Mechanism should be implemented to track both product versioning as well as the custom design that gets released to production. Solution should integrate with Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans.
- 9.9.47 CI/CD pipeline will be designed, implemented and managed by the bidder
- 9.9.48 Bidder needs to perform DR Drill every quarter as per the Banks Policy.

## **9.10 Hardware Requirement**

- 9.10.1 The Vendor must provide necessary requirement of infrastructure in the format (as per Annexure (Servers / Storage/ RAM/ Core (vCPU)/ OS / Database / Middleware which are required for the system) for DC, DR, UAT The submitted Hardware Sizing by the Bidder should not be under-utilized/over-utilized. The utilization of Hardware should not be less than 30% nor more than 70% during the whole contract period. The Bidders should Size the Hardware accordingly.

All the servers requirements provided by Bank will be on enterprises based 64 bit architecture. RHEL VM's and Enterprise-wide containerisation platform will be provided by the bank on enterprises based 64bit architecture. Application/Solution should be platform agnostic – not dependent on a particular hardware setup/architecture.

- 9.10.2 The Vendor must provide requirement of optimal size of the Hardware, operating System, Database, keeping in view the current average and peak volume of transactions and to extrapolate the same for the full contract period (i.e., 5 years). Some of the basic parameters (indicative) for sizing as per the annexure XIV.
- 9.10.3 Expected Application Response Time
- 9.10.3.1 Static Page loading like login page - < 2 Seconds
- 9.10.3.2 Executing search and rendering search result on application user interface - <5 Seconds
- 9.10.3.3 Viewing of report of size <1 MB – 5 Seconds.
- 9.10.3.4 Making transaction on the system report generation - <5 Seconds
- 9.10.4 Bank will provide necessary DB licenses (Bank will provide Oracle DB licenses only). If bidder proposes any database other than oracle DB then the enterprise license same should be provided by the bidder and enterprise license cost should be factored in commercial bid), Backup infra, Load balancer, NW switch +IPS, WAF, DDOS Antivirus, any other security and Bank specific tool as per banks architecture.
- 9.10.5 The bidder needs to design & size the hardware required at DC, DR, & UAT. The bidder is to provide the complete hardware requirement (under Hardware Sizing / Bill of Material) for the end-to-end functioning of the solution.
- 9.10.6 Bidder is responsible to arrive the sizing independently. The Bank is not responsible for any assumption made by the bidder not meeting the performance/service levels as desired. In such a case, the bidder will at their cost carry out the necessary upgrades /replacements. The hardware sizing submitted by the bidder must be sufficient enough to meet the requirement of the Bank during the contract period.
- 9.10.7 Bidder needs to factor the required infrastructure / Licenses in the bill of material. Bidder is responsible for the optimum sizing. Bank will provide hardware, Enterprise-wide containerisation licenses, RHEL Licenses and Oracle DB on enterprises based 64bit platform, all other licenses should be provided by the bidder and the same should be factored in Bill of Material.
- 9.10.8 The bidder shall propose hardware sizing, the bidder to do Application fine tuning first without any additional cost to the Bank and if required, additional hardware can be augmented post fine tuning as decided by Bank
- 9.10.9 Bank will provide the licenses of OS (RHEL), Enterprise-wide containerisation platform and database (oracle) enterprises based 64bit platform only as mentioned above and no need to be factored by the bidder.
- 9.10.10 Bidder need to factor the license details with proper and justified sizing required for proposed solution. All the dependent software/tools required for the application should be Enterprise version and required licenses should be provided by the bidder.
- 9.10.11 Supply and installation of required integrate EWS solution at DC, DR, & UAT. All three environments should be deployed as:
- 9.10.11.1 DC (HA)
- 9.10.11.2 DR (HA)
- 9.10.11.3 UAT/ Development (20% of production in non-HA)
- 9.10.12 The solution should function across Bank's DC & DR on active-active / active – Passive mode as decided by the Bank.

- 9.10.13 The proposed solution will be deployed by bidder in a highly available manner such that the failure of a single server/node will not interrupt the running application.
- 9.10.14 DR capabilities or sizing should be provisioned or proposed by the bidder, allowing the entire environment to quickly be moved to a different physical location with a minimum visible impact to end-users. DR site will also be deployed by bidder with same architecture and same capacity as of production DC site.
- 9.10.15 The sizing of the non-production/UAT environments should be adequately sized.
- 9.10.16 The architecture of non- prod environments should have the similar architecture of production.
- 9.10.17 In case, the hardware to be provided by the Bank, the hardware will be on prem with enterprises based 64bit architecture. Database – Oracle DB Enterprise wide containerisation platform. Only Oracle License will be provided by the Bank, Installation, Configuration, Maintenance and Backup will be performed by the successful bidder.
- 9.10.18 The sizing of hardware / Software must be based on current average and peak volume of transactions, Oversizing of hardware and the same is under-utilized will lead to penalties.
- 9.10.19 Selected bidder is responsible for supplying additional hardware at their own cost in the event the initially fixed Hardware is found insufficient for the volume and growth statistics estimated at a later date.

## **9.11 Adherence to Regulatory Compliance**

- 9.11.1 Bidder must ensure compliance of
- 9.11.1.1 Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions vide their Circular No. RBI DOS.CO.FMG.SEC.No.5/23.04.001/ 2024 - 25 dated 15.07.2024.
- 9.11.1.2 Reserve Bank of India (All India Financial Institutions – Managing Risks in Outsourcing) Directions, 2025
- 9.11.1.3 RBI Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices 2023
- 9.11.1.4 Other relevant RBI's Master Directions and circulars issued and enforced time to time for managing service agreement, risk, security of application, security of process, security of data, privacy and business continuity.
- 9.11.1.5 Bidder shall ensure compliance with IT Act 2000, ISO 27001, ISO 22301, SOC 2 Type II, WCAG-III, CSA Star Level 2 Adherence to at least Level 3 of process capability levels under the COBIT 5 Process Assessment Model based on ISO 15504-2
- 9.11.1.6 Bidder shall ensure compliance with all applicable labour laws, employment laws, industrial relations regulations, social security legislation, and any orders/ directions issued by competent Labour Courts/ Industrial Tribunals/ Authorities/ RBI and any other Regulatory/ Statutory body in India.

- 9.11.1.7 Bidder to ensure compliance to all applicable ISO, RBI, SEBI and other statutory, regulatory and legal guidelines as and when in forced by the respective authorities
- 9.11.1.8 The Bidder/ Vendor shall, at all times, comply with the provisions of the Digital Personal Data Protection Act, 2023 ('DPDP Act') and the Digital Personal Data Protection Rules, 2025/ Notifications/ Guidelines and further rules made thereunder.
- 9.11.1.9 The Bidder/ Vendor shall indemnify and hold harmless the Bank against any loss, liability, Penalty, claim, cost, or damages arising out of non-compliance with the DPDP Act and Rules or on account of any violation or non-compliance of applicable laws including any liabilities, costs or expenses arising in connection with any proceedings in respect thereof.

## **10. Important General Terms & Conditions**

### **10.1 Maintenance Support:**

The Bidder must provide uninterrupted availability of the system and ensure that the problem is resolved within the time schedule as prescribed in the Service Level Agreement (SLA). Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up knowledge transfer. During the AMC period, all upgrades should be free. All regulatory / statutory changes should be done without any additional cost to the Bank.

The bidder should be authorized partner of OEM and should be having back-to-back support of Original Equipment Manufacturers (OEM) for the components included in the proposed solution. The bidder should provide documentary proof on back-to-back OEM support. The back-to-back Support agreement with OEM should include the activities such as Technical Assistance support, Software upgradation support etc on 24x7x365 basis.

**Remote Connection from outside of Bank's network will not be allowed at any point of time.**

The installation, re-installation, configuration, maintenance of the system software and application software, if required is the sole responsibility of the successful Bidder, which should be treated as service provided under Maintenance support.

### **ESCROW Arrangement:**

The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the software product supplied/procured by the Vendor to the Bank in order to protect its interests in an eventual situation. In case of a disagreement between the Bank and the Vendor regarding appointment of an escrow agent, the Bank shall appoint an escrow agent in its entire discretion which shall be final and binding on the Vendor. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor.

As a part of the escrow arrangement, the final selected Vendor is also expected to provide a detailed code documentation. Any update or upgrade to source code should be informed and brought under escrow or made available to the bank.

## **10.2 Liquidated Damage:**

The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet these Implementation schedule, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the successful bidder's performance. In the event that the Bank is forced to cancel an awarded contract (relative to this RFP) due to the successful bidder's inability to meet the established delivery dates, and also the bank may take suitable penal actions as deemed fit.

Penalty: The successful bidder shall agree to the penalties structure in accordance with the following:

The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

In this context Bank may exercise both the rights simultaneously or severally. In case the Bank exercises its right to invoke the Bank guarantee and not to terminate the contract, the Bank may instruct to concerned bidder to submit fresh Bank guarantee for the same amount in this regard.

In case delay is attributable to Bank, proper evidence should be produced by Bidder.

## **10.3 Land Border Sharing Clause:**

10.3.1 The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 Order (Public Procurement No. 1), Order (Public Procurement No. 2) dated 23.07.2020 and Order (Public Procurement No. 3) dated 24.07.2020. Bidder should submit the undertaking in Annexure XIII in this regard and provide copy of registration certificate issued by competent authority wherever applicable.

10.3.2 Para 1 of Order (Public Procurement No. 1) dated 23-7-2020 and other relevant provisions are as follows:

10.3.3 Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with Competent Authority.

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

10.3.5 “Bidder from a country which shares a land border with India” for the purpose of this Order means:

10.3.5.1 An entity incorporated, established, or registered in such a country; or

10.3.5.2 A subsidiary of an entity incorporated, established or registered in such a country; or

10.3.5.3 An entity substantially controlled through entities incorporated, established or registered in such a country; or

10.3.5.4 An entity whose beneficial owner is situated in such a country; or

10.3.5.5 An Indian (or other) agent of such an entity; or

10.3.5.6 A natural person who is a citizen of such a country; or

10.3.5.7 A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.

10.3.6 The beneficial owner for the purpose of (10.3.5.4) above will be as under:

In case of a company or limited liability partnership, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more judicial person, has a controlling ownership interest or who exercises control through other means.

Explanation

a. “Controlling ownership interests” means ownership of or entitlement to more than twenty- five per-cent of shares or capital or profits of the company.

b. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholder’s agreements or voting agreements.

c. In case of partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of entitlement to more than fifteen per-cent of capital or profits of the partnership.

d. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of or entitlement to more than fifteen per-cent of the property or capital or profits of such association or body of individuals.

e. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person(s), who hold the position of senior managing official.

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

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

#### **10.4 Monitoring & Audit:**

Compliance with security best practices may be monitored by periodic computer security audits / Information Security Audits/Statutory and Regulatory audit performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of:

- a. Access and authorization procedures
- b. Source code review
- c. Backup and recovery procedures
- d. Network security controls
- e. Program change controls

The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Successful bidder. These tools should be a part of the proposed solution.

#### **10.5 Bid Submission**

All responses received after the due date/time be considered late and would be liable to be rejected. E-procurement portal will not allow lodgment of RFP response after the deadline. It should be clearly noted that the Bank has no obligation to accept or act on any reason for a late submitted response to RFP. The Bank has no liability to any Respondent who lodges a late RFP response for any reason whatsoever, including RFP responses taken to be late only because of another condition while responding.

The details of the transaction viz. scanned copy of the receipt of making transaction are required to be uploaded on e-procurement website at the time of “final online bid submission The RFP response without proof of amount paid towards Application Money / Bid Security (Annexure X) are liable to be rejected.

#### **10.6 Integrity Pact:**

10.6.1 Each Participating bidder/s shall submit Integrity Pact as per attached Annexure VII duly stamped for ₹500. Integrity pact should be submitted by all participating bidders at the time of submission of bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time schedule prescribed by Bank may be relevant ground of disqualification for participating in Bid process.

10.6.2 Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:

- a. Shri Anant Kumar [mail: anant\_in@yahoo.com]
- b. Shri Nirmal Anand Joseph Deva [mail: meghanadeva2022@gmail.com]

10.6.3 For any clarifications/issues, bidders are requested to contact with Bank's personnel in the below mail-id before contacting with IEM.

- a. [agmlcreditmon@centralbank.bank.in](mailto:agmlcreditmon@centralbank.bank.in)
- b. [cmcmdmon4@centralbank.bank.in](mailto:cmcmdmon4@centralbank.bank.in)

- 10.6.4 IEM's task shall be to review – independently and objectively, whether and to what extent the parties comply with the obligations under this pact.
- 10.6.5 IEM shall not be subjected to instructions by the representatives of the parties and perform his functions neutrally and independently.
- 10.6.6 Both the parties accept that the IEM has the right to access all the documents relating to the project/procurement, including minutes of meetings.

#### **10.7 Commercial Offers:**

- 10.7.1 Commercial Bids of only technically qualified Bidders shall be opened on the basis of technical proposal.
- 10.7.2 The Commercial Offer (CO) should be complete in all respect. It should contain only the price information as per Annexure XXVIII.
- 10.7.3 The commercial offer should be in compliance with technical configuration / specifications as per the scope of the RFP.
- 10.7.4 The price to be quoted for all individual items and it should be unit price in Indian rupees.
- 10.7.5 In case there is a variation between numbers and words, the value mentioned in words would be considered. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the commercial Bid inclusive of all costs, taxes and GST. The Bank will not pay any other taxes, cost or charges. The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, GST, which shall be paid on actual basis on production of bills with GSTIN. The entire benefits/ advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out-of-pocket expense. The Selected Bidder will be entirely responsible for license fee, road permits, NMMC cess, LBT, Octroi, insurance etc. in connection with the delivery of products at site advised by the Bank including incidental services and commissioning. Payment of Octroi, entry-tax, etc., alone, if applicable, will be made at actuals, on production of suitable evidence of payment by the Bidder.
- 10.7.6 The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals.
- 10.7.7 The Manpower / Resource payment should be in accordance with minimum wages act and its subsequent amendments.

#### **During Technical Evaluation the score of the Bidders will not be shared**

Technical offers will be evaluated on the basis of compliance with eligibility criteria, technical specification, other terms & conditions stipulated in the RFP. Only those bidders who qualify in the technical evaluation would be considered for evaluating the commercial bid. Bank may, at its sole discretion, waive any non-conformity or deviations.

In case, any of the successful bidder is unable to honor in full or part of the contract awarded, Bank shall, at its sole discretion, distribute this shortfall to the other successful bidder(s) equally or in any ratio decided by the Bank.

Bank reserves the right to reject the bid offer under any of the following circumstances:

- a. If the bid offer is incomplete and / or not accompanied by all stipulated documents.
- b. If the bid offer is not in conformity with the terms and conditions stipulated in the RFP.
- c. If there is a deviation in respect to the technical specifications of hardware items.
- d. Without giving any reasons thereof.

The Bank shall be under no obligation to mandatorily accept the lowest or any other offer received and shall be entitled to reject any or all offers without assigning reasons.

Other Terms:

- a. No open-source software component including community edition without Enterprise License and OEM's Support will be accepted in the solution.
- b. In case bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP.
- c. Bank reserves the right to purchase up to 50% additional licenses of the offered platform and its components at the proportionate rates quoted in the Commercial Bill of Material as per the requirement of the Bank.
- d. Bank reserves the right to extend the AMC, ATS, Subscription and FMS of the proposed EWS solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein amount quoted for 4th and 5th year would be taken as the price reference for the extension.
- e. The bidder should provide the cost for every line item which has been mentioned in the Bill of Material (BOM).
- f. Bank reserves the right to implement or drop any of the listed items without assigning any reason. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
- g. The price quoted for the project should be an all-inclusive price including any taxes, expenses, levies, GST and is a fixed price.
- h. Bank will deduct applicable TDS, if any, as per the law of the land.
- i. The quoted fixed cost against each item shall remain unchanged till the completion of the Project(s).
- j. The base project location will be Mumbai/Navi Mumbai/Hyderabad but will not be restricted to the places mentioned. The base project location can be made as any place anywhere in India as per the requirement of the Bank.
- k. The TCO in words is amount on which the commercial evaluation will be conducted.

- l. All prices should be valid for a period of 5 years from the date of contract execution/ signing.
  - m. Bidder should factor all the expenses like travelling, boarding, lodging etc. for the resources involved in the contract. No other expenses will be paid by the Bank apart from amount specified in Commercial Bid.
  - n. Bidder shall depute resources on-site of the project implementation location(s) for carrying out the task as specified in this document.
  - o. The cost quoted is in fixed price and no increase in rate will be admissible by the Bank for whatsoever reasons during the contract period.
  - p. The cost quoted also includes the cost of deliverables for all the phases of the Project.
  - q. Further, bidder should abide by all the terms and conditions mentioned in the Request for Proposal document.
  - r. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.
  - s. Per Person-day rates applicable in case of enhancement of scope in future shall be as per the rate for the respective year quoted in the Commercial Bill of Material. The amount shall be paid on pro-rata basis based on the actual usage. Any unused person-days shall be carry forwarded to the next year.
- 10.7.8 The ATS cost System Software shall be minimum 15% of Product Cost.

#### **10.8 Applicability of Preference to Make in India, Order 2017 (PPP-MII Order)**

Guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) and any revision thereto will be applicable for this RFP. As the evaluation of successful bidder is on basis of "Technical Competence and the Price Quoted", the margin of purchase preference to Class-I local supplier shall not be applicable under this RFP.

#### **10.9 Payment Terms**

Payment will be released by the Central Office of Bank from where the purchase order is issued. All the Payment shall be made in Indian Rupees only.

The payments will be released only on completion of respective milestones/ schedules and sign-offs by Bank Team towards Product, Implementation, AMC, ATS, FMS and any other Cost as under.

<b>S. No</b>	<b>Deliverables</b>	<b>Expected Timelines</b>	<b>Payment Terms</b>
1	Signing of SLA	Within 21 days from the date of Purchase Order (PO)	NA

S. No	Deliverables	Expected Timelines	Payment Terms
2	Delivery of enterprise Licences and Installation of Application Software in UAT, DC & DR. (after due inspection and acceptance at DC & DR) including integration and customization (If any)	Within 5 weeks from the date of Purchase Order (PO)	10% of Enterprise Licence Cost, and 10% of Software Cost and pertaining to Year 1.
3	After Submission of Performance Bank Guarantee (PBG)	Within 6 weeks from the date of Purchase Order (PO)	10% of Enterprise Licence Cost, 10% of Software Cost and 5% of Implementation Cost pertaining to Year 1.
4	After Successful completion of gap analysis and systems requirement specifications (SRS)/ Business Requirement Document Sign off by Bank	Within 8 weeks from the date of Purchase Order (PO)	10% of Enterprise Licence Cost, 10% of Software Cost and 5% of Implementation Cost pertaining to Year 1.
5	After Sign off of UAT by Bank	Within 23 weeks from the date of Purchase Order (PO)	20% of Enterprise Licence Cost, 20% of Software Cost and 20% of Implementation Cost pertaining to Year 1.
6	After Go Live of Project	Within 24 weeks from the date of Purchase Order (PO)	30% of Enterprise Licence Cost, 30% of Software Cost and 40% of Implementation Cost pertaining to Year 1.
7	6 Months from Date of Go Live	Within 48 weeks from the date of Purchase Order (PO)	10% of Enterprise Licence Cost, 10% of Software Cost and 20% of Implementation Cost pertaining to Year 1.
8	Completion of DR Drill	Within 52 weeks from the date of Purchase Order (PO)	10% of Enterprise Licence Cost, 10% of Software Cost and 10% of Implementation Cost pertaining to Year 1.

In case of any Future Requirement/ Change Request:

S. No	Deliverables	Expected Timelines	Payment Terms
1	Successful completion of gap analysis and systems requirement specifications (SRS)/ Business Requirement Document Sign off by Bank	Within 1 week from the date of Purchase Order (PO)	10% of Payment Terms as per PO
2	Successful completion of the customization and UAT sign off	Within 3 weeks from the date of Purchase Order (PO)	20% of Payment Terms as per PO
3	Go Live of Project	Within 4 weeks from the date of Purchase Order (PO)	40% of Payment Terms as per PO
4	6 Months from Date of Go Live	Within 28 weeks from the date of Purchase Order (PO)	20% of Payment Terms as per PO
5	Completion of DR Drill	Within 32 weeks from the date of Purchase Order (PO)	10% of Payment Terms as per PO

(\*) Actual Payment will be done based on the mutually agreed rate calculated on the basis of Man Days.

Other Charges:

S. No	Deliverables	Payment Terms (*)
1	AMC/ ATS Cost	Quarterly in arrears basis, at the end of each quarter, on actuals after deduction as per penalty
2	Facility Management Cost	Quarterly in arrears basis, at the end of each quarter, on actuals, as per the bill submitted by the Bidder and on verification of the attendance of the resources by Bank.
3	Data Aggregator Charges	Monthly in arrears basis, at the end of each month, on actuals after deduction as per penalty.

The claim of payment should contain proper invoices along with proof of delivery, installation note and User Acceptance Report signed with date by an authorized official of Central Bank of India at the respective sites, waybill etc. All the payments will be released after realizing penalty charges/LD for late delivery, if any.

#### Terms & Conditions:

##### Warranty & AMC

Bidder shall provide the maintenance (Warranty, AMC & ATS) for a period of five years from the Go-Live of project.

For in-scope software licenses, warranty period should be of 5 years from the date of installation or 61 months from the date of delivery whichever is earlier. The

comprehensive onsite warranty shall be with OEM back to back support. The word “warranty” in this document refers to “comprehensive onsite warranty”. Bidder must factor the costs in the Bill of Material accordingly.

As part of warranty, the Bidder has to:

- i. Provide on-site comprehensive support for software components as well as OS & DB provided as part of this RFP.
- ii. Have back-to-back arrangements with respective OEMs for the maintenance services
- iii. Warrant all software against defects arising out of faulty design, materials and media workmanship etc., for a period of five years from the date of acceptance & Go-Live of the application.
- iv. Agree that Bank will not be liable to pay any additional amounts in respect of any sort of maintenance covered under the scope of this tender during the tenure of the contract.
- v. Free on-site maintenance services shall be provided by Bidder during the period of contract.
- vi. Change Order to comply any statutory / Regulatory / Government requirement will be undertaken by bidder without any cost to Bank during the contract period of 5 years.
- vii. In case Bank desires to get the services delivered by their appointed Bidder or System Integrator, then the OEM shall transfer such services to that preferred Bidder at no additional cost to Bank
- viii. In case of any issue with related software supplied by Bidder, Bank or its appointed System Integrator shall log a call with Bidder (who has supplied the software). It is responsibility of Bidder to resolve the issue with the assistance of the OEM, if deemed necessary. Bank or its appointed System Integrator shall promptly notify Bidder in writing/e-mail/fax of any claims arising under the maintenance services
- ix. Provide all future software upgrades and patches for all components of the solution and assist Bank or its System Integrator to install the same, if Bank desires during period of warranty free of cost

### **Cost & Currency Price Composition**

The Bidder should quote unit price in Indian Rupees (without decimal places) for all components (software etc.) and services on a fixed price basis, as per the commercial Bid inclusive of all costs and exclusive of GST. Bank will not pay any other taxes, cost or charges.

### **Goods and Services Taxes (GST) and its Compliance**

Goods and Services Tax Law in India is a Comprehensive, multi-stage, destination-based tax that will be levied on every value addition. Bidder shall have to follow GST Law as per time being enforced along with certain mandatory feature mentioned hereunder:

- a. DS (Tax Deducted on Source) is required to deduct as per applicable under GST Law on the payment made or credited to the Bidder of taxable goods and services. It would enhance the tax base and would be compliance and self-maintaining tax

law based on processes. The statutory compliances contained in the statutes include obtaining registration under the GST law by the existing assesses as well as new assesses, periodic payments of taxes and furnishing various statement return by all the registered taxable person.

- b. It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to Bank by way of commensurate reduction in the prices under the GST Law
- c. If Bidder as the case may be, is blacklisted in the GST (Goods and Services Tax) portal or rating of a Bidder falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract
- d. Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Bidder shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and Local bodies or any other authority authorized in this regard.

### **Fixed Price**

The commercial offer shall be on a fixed price basis, excluding of taxes. No price variation relating to increases in dollar price variation etc. is permitted.

- a. No advance payment will be made. TDS and any other taxes on payments will be deducted as applicable.
- b. All the payments will be made to bidder electronically in Indian Rupees only.
- c. Payment shall be released on submission of necessary proof and documents like original Invoices, Warranty Certificates, Performance Bank Guarantee, Signed Service Level Agreement, and Delivery of Software Licenses etc. subject to acceptance by Bank, submission of Letter issued by Bank in respect of completion of User Acceptance Test (UAT), documents as required by Bank like manual & documentation, training etc.
- d. Invoices shall be raised post milestone sign off for services billing.

Generally, Bank will pay invoices within 60 days from the date of receipt of physical invoice by the Bank, except for those portions of any invoice that the Bank disputes in good faith and in writing. No penalty /Interest will be paid for the delayed payment.

### **10.10 Intellectual Property**

- 10.10.1 The Bank intends to procure and own the EWS Solution developed by the successful bidder
- 10.10.2 The successful bidder should provide comprehensive warranty for the application and Bank will be paying the AMC if required thereafter completing the warranty period
- 10.10.3 The Bank should have the ownership of all the Intellectual Property rights associated with the platform and source code, both future and present, even after the warranty/AMC period.
- 10.10.4 Source code for customization done for Bank in EWS solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank.

- 10.10.5 Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation
- 10.10.6 Source code for customization done for Bank in EWS solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank.
- 10.10.7 Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation
- 10.10.8 The Bank should have the rights to modify the platform and source code without any restrictions
- 10.10.9 In case the successful bidder is coming with software which is not its proprietary software, then the bidder must submit evidence in the form of agreement it has entered into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank.

#### **10.11 Enterprise Licensing**

- 10.11.1 The Platform should follow enterprise-wide perpetual licenses for EWS Solution offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.
- 10.11.2 License for the EWS Solution should cover all installations like primary site, DR, other environments like Development, UAT, etc. based on Bank's requirements without limitations on number of users, transactions, servers, usage, integrations etc.
- 10.11.3 All software envisaged is required to be on-premises software licensed to Bank
- 10.11.4 The successful bidder must:
  - 10.11.4.1 Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP
  - 10.11.4.2 Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted
  - 10.11.4.3 Consider the disaster recovery environment while proposing the software licenses
  - 10.11.4.4 Offer technical and functional support of the service for contract tenure post implementation of solution
  - 10.11.4.5 Provide complete functional and technical solution for any new platform, model, and OS and DB upgrade within thirty days of launch in India without any extra cost
  - 10.11.4.6 Ensure EWS Solution along with final customization should be VAPT certified at no extra cost to Bank
  - 10.11.4.7 Ensure support contract for the solution should include any and all statutory and regulatory (RBI, NABARD, NPCI, IBA, IRDAI etc.) global or country wide or state- wide updates, cyber security framework updates etc. free of cost during the tenure of contract.
- 10.11.5 Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required

### **10.12 Facility Management and Maintenance Services**

- 10.12.1 Bidder shall designate one of its personnel as the Project Manager, to interact with the Designated Customer Support Contact from the Bank for the purposes of getting approvals, progress report, discussing and resolving issues, arranging meetings, successful implementation of this project etc. Bidder shall also provide Facility Management having hierarchical and scope-based support personal such as L2 and Team leads.
- 10.12.2 During the implementation phase the complete development team shall be stationed at Bank's office at Mumbai / Navi Mumbai. Bidder should factor such costs in the commercials. Post go live of the platform, the development team may be moved back from Bank's office.
- 10.12.3 During implementation phase there should be a team of at least 15 resources L3 – 7 and L2 – 8 including resources of OEM.
- 10.12.4 For FM services there should be a team of 5 resources (L2 - 5). However, Bank shall decide the actual requirement of the resources after due assessment.
- 10.12.5 There should be a team of L3, L2 & L1 resources preferable self-sufficient Agile team to attend bug fixes, handle Change Requests, maintenance and support.
- 10.12.6 Bidders should ensure to manage and maintain software as mentioned in the RFP and as per the agreement the bidder should deploy at Bank's Site required number of onsite technical experts throughout contract period. The deployed resources (to have adequate skill, good academics & be technically sound) should manage the above-mentioned scope of work and have experience for monitoring & management of the proposed solution. The deployed resources should be available on all working days of the Bank. The bidder should be able to recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.
- 10.12.7 Bidders to ensure that deployed resources should be competent to develop/ configure/ handle/ integrate/ maintain/ manage/ Implement/ Test / Go-live the proposed EWS solution.
- 10.12.8 Bidder should ensure that the onsite resources should perform testing, support, monitoring, implementation, integration, Trouble Shooting, reporting, RCA reports, coordination with bank's teams, Audit compliance, any other statutory compliance, Patch Installation (OS, DB, App and Software) fixes, analytics, fraud risk/rule management & monitoring, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the EWS Eco system.
- 10.12.9 Bidder should ensure continuity of resources during the implementation phase.
- 10.12.10 The Onsite resources shall also prepare and maintain the detailed process documentation, Standard operating procedure and other documentation as required for implementation, maintenance and management of the solution and same shall be submitted before signoff and within 30 days of GO-LIVE of solution & be properly updated during the contract period.
- 10.12.11 The deployed resources shall be on the bidders' payroll/contracts and will not be having any employment right with the bank. These resources will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank. The selected bidder shall address such issues without involving the bank. The onsite resources provided for Facility Management at Bank's

premises should be on payroll of the successful bidder and not on any third-party payroll. In case, if the successful bidder has to depute third party resource payroll and not bidder's payroll, the permission of the same is to be taken from the Bank before deployment and it will be successful bidder's responsibility for any action taken on part of the deployed resource by the bidder.

- 10.12.12 The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank. Bidder is expected to adhere to Bank's request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank's data to third party and any decision of the bank in this regard would be final and binding upon the selected vendor.
- 10.12.13 Bidders to ensure that the resources deployed for onsite support should possess minimum 2-year experience. Bank reserves the right to claim change in resource based on the performance of the resources.
- 10.12.14 If Bank has to increase or decrease resources at onsite or off-site same shall be done at the same rate as provided in this RFP. Bank reserves the right to ask for increase or decrease of the resources as per the requirement of the Bank which the Bidder needs to fulfill.
- 10.12.15 Monitoring and Management of EWS solution including infrastructure deployed. Bidder should provide the dashboard for Real-time monitoring of EWS solution.
- 10.12.16 Configuration management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.
- 10.12.17 Patch Management: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy.
- 10.12.18 Service Level Management, Service reporting- Maintain the service levels as per the RFP and provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels. Service Levels will include Availability measurements and Performance parameters (Utilization of CPU, RAM, storage, TPS, performance etc.)
- 10.12.19 Change Management: The successful bidder must ensure that all supplied & installed infrastructure & solutions related changes are properly updated and recorded with version controlling and to have consistent setup both the sites (DC & DR).
- 10.12.20 Coordination with different Bank's partners and other regulatory entities. Work as per Standard Operating Processes defined by the Bank, create and maintain SOPs as per project requirement.
- 10.12.21 Co-ordinate with Bank's IT Team or teams identified by the Bank. Preliminary trouble shooting of any issue related to the EWS service/ platform as reported by Bank staff or customer.
- 10.12.22 Update ticket status in Bank's monitoring tool or in such a manner that same will readily available as & when required with logging.

- 10.12.23 Log ticket bidder internal helpdesk for solution related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.
- 10.12.24 Maintain log of all down calls for MIS purpose and provide daily, weekly, monthly, quarterly reports to Bank in formats finalized during operations.
- 10.12.25 Interface with and coordinate problem identification and resolution with the appropriate support organizations within or external to the Bank; Co-ordinate with OEM for ticketing, escalation and resolution of issues and restoration of hardware or associated software.
- 10.12.26 Provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels.
- 10.12.27 Operation Management: The successful bidder should review the performance of the equipment/ technology deployed with the bank on a bi-annual basis and take necessary upgrades, i.e. of equipment and software, as and when required without any additional cost to the Bank. Successful bidder should monitor measures, evaluates, and records status and performance information about all the equipment and software brought in by the bidder to aid in performance monitoring and tuning of the environment. Performance metrics should include utilization, throughput and other critical system needs. The successful bidder shall implement proactive procedures to address trends identified from performance and monitoring data. The successful bidder should provide standard reports that are to be provided to designated Bank personnel.
- 10.12.28 Successful bidder should fix any security findings/vulnerabilities identified by various security agencies hired/consulted by the Bank without any additional cost during the contract period. Further, if the security observation(s) cannot be closed by applying updates/patches/fixes/upgrades to the supplied equipment and replacement is the only option to close the observation(s), then the successful bidder has to replace the device(s) with device meeting all the specifications of the RFP at no extra cost to the Bank. However, the Bank reserves the right to waive off the hardware replacement depending on the type of vulnerability and its associated risk.
- 10.12.29 End of Sales / End of support: The Bidder has to ensure that any solution/equipment supplied as part of this RFP should not have either reached or announced 'End of Sales' (2 years from last date of submission of Bid.) or end of support for at least 5 years from the date of issue of purchase order. In the event if any equipment supplied by the bidder reaches end of support, within the 5 years period from the date of supply, the bidder has to replace the equipment with devices having equivalent or upgraded specification, at no additional cost to the Bank or revamp the entire solution (if required).
- 10.12.30 The Solution including Application & Hardware shall have a roadmap for 5 years from the Project Sign Off date. A certificate to this effect needs to be provided by the bidder and in Annexure XXII. Continuing the services / maintenance beyond 5 years would be as per the Service Continuity clause in this RFP.
- 10.12.31 Facility Management (FM) on all days shall be a part of solution for entire contract period. End to end service support shall be provided by the bidder. The bidder shall ensure the availability of dedicated FM personnel on all days during the contract period. The bidder shall ensure that the FM personnel are available exclusively for attending to EWS Solution. FM personnel shall have a graduate degree at a minimum, have 3 years of experience in the field of

EWS and have in-depth knowledge of the solution provided. Bank reserves the right to interview the FM personnel including Project Director intended to be deployed and if not found suitable may reject them.

10.12.32 The bidder shall provide mission critical support for the software for EWS solution. The mission critical support includes support with site engineers for software on all working days of the bank.

10.12.33 The bidder shall deploy a Project Manager having minimum 10 years of work experience in the same field stationed at Mumbai / Navi Mumbai for entire contract period.

10.12.34 Incident Management:

The bidder shall establish robust Incident Management process including:

- a. Provide 24 x 7 support for incident management for all components of the EWS Solution.
- b. Provide automated fault detection and resolution
- c. System to provide for automatic escalation in case of problem not getting resolved
- d. Do proactive maintenance of all devices
- e. Carry out remote resolution before actual dispatch, if necessary
- f. Analyze machine performance and suggest improvement

10.12.35 Service desk

- a. Providing technical assistance for logging, troubleshooting and managing the service requests for the EWS solution
- b. Monitoring, alerting, troubleshooting and resolution of incidents/ problems for the EWS solution
- c. Monitoring and alerting on the health of the EWS solution
- d. Providing technical assistance for logging, troubleshooting and managing EWS related service requests

10.12.36 Accounting and Reconciliation

- a. Recording and Storage of all details pertaining to EWS and associated services, as described in the Bank
- b. MIS reports for all EWS and associated activities on a routine basis or as requested by the Bank
- c. Ability to interface with the Bank's data and analytics systems to provide the reports required by the Bank, in the format as prescribed by the Bank

10.12.37 Information protection

- a. Backup, storage and restoration of data related to EWS and associated services, in a secure and reliable manner
- b. Backup, storage and restoration of configuration data for EWS and associated infrastructure
- c. Backup, storage and restoration of any mission critical data related to EWS and associated services
- d. Backup, storage and restoration to enable the Bank to achieve regulatory compliance as per Bank, RBI or other applicable guidelines.

10.12.38 Fraud detection and protection

- a. The Fraud Management System should be configurable, customizable, highly scalable and provide real time fraud monitoring
- b. The system shall have rules to provide basic functionalities to monitor the fraud and risk aspects.
- c. Scoring of customer based on the risk ratings

d. Integration with Bank's different solution.

**10.12.39 Business Continuity/ Disaster Recovery**

- a. Implementing and maintaining BCP and the DR readiness (including data replication), for EWS solution and associated services in order to meet the Bank's RTO and RPO Objective.
- b. Replication of data between the primary and the DR site from the disaster recovery perspective.
- c. Bidder to perform Drill (Switch-over and Switch-back) activity as and when scheduled by the Bank

**10.12.40 Compliance and Assurance**

- a. Assisting the Bank in attaining and ensuring on- going compliance to various regulatory and data security/ privacy requirements
- b. Addressing relevant threats/ risks identified in a proactive manner and through audit observations
- c. Providing analysis and MIS for Switch and associated services related data, to demonstrate audit readiness and adherence to the agreed service levels.
- d. For all existing applications, Bidder shall submit Data Dictionary (wherever feasible) as a part of System documentations.
- e. Shall submit within 10 days from signing of this Agreement, an Application Integrity Statement from application system vendor providing reasonable level of assurance about the application being free of malware at the time of sale, free of any obvious bugs and free of any covert channels in the code
- f. Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to all internal and external audits and Quarterly/half yearly VAPT requirement
- g. Bidder should close the audit and VAPT observations within the stipulated timeline

**10.12.41** Provide preventive and breakdown maintenance activities without any impact on day-to- day operations to maintain the required business uptime covering 24\*7\*52 weeks

**10.12.42** Provide 36 hours' notice to the Bank and seek approval before executing any preventive maintenance

- a. This notice should have details of the changes being implemented including testing results, impact to EWS users, communication process for users, fallback process and any other documentation requested by the Bank
- b. Provide updates throughout the maintenance window at frequency agreed with the Bank

**10.12.43** Provide status of support activities and tickets on a regular basis to the Bank and attend all required meetings on governance of the IT systems

**10.12.44** Ensure root cause analysis and ticket management processes are followed as per SLA timelines defined by the Bank in this RFP.

**10.13 Mandatory Training/ Knowledge Transfer**

**10.13.1** The successful bidder is responsible to impart required training to the Bank's project and core teams and support vendor (if any) to configure, use and maintain the EWS Platform

- 10.13.2 The successful bidder shall organize following training to the Bank's team
- 10.13.3 Three working days training to the Bank's Core Team (including support vendor, if any) to be imparted before UAT in multiple batches as stipulated by the Bank.
- 10.13.4 Two working days training to the designated officials through VC to be imparted before Going Live in multiple batches as stipulated by the Bank as per their requirement.
- 10.13.5 Comprehensive training to the Bank (including support vendor, if any) once in a year during the contract period, as and when required by the Bank
  - 10.13.5.1 Training to IT team should cover configuration, operations, maintenance & support, administration of software, platform architecture and components, installation, troubleshooting processes, user management, data base administration and maintenance, report generation, security management, backup & disaster recovery etc.
  - 10.13.5.2 Training to business user groups should cover operational features, functionalities in the modules, report generation, auditing, and any other operational activities
  - 10.13.5.3 Training to the Business Operations team to on-board partners, view reports, integrate partners using APIs, or any other activity to be handled by the concerned team
- 10.13.6 Training material to be provided to all the trainees (including support vendor, if any) with illustrations of scenarios, required actions, possible support features etc.
- 10.13.7 The successful bidder should indicate the optimum number of days / hours required for all training programs.
- 10.13.8 The successful bidder should provide self-paced training content with video, audio, and subtitles (e-Learning material)

#### **10.14 Service Level Agreement**

This section describes the service levels that has been established for the Services offered by Bidder to the Bank. Bidder shall monitor and maintain the stated service levels to provide quality customer service to the Bank. The service level agreement with the successful bidder will be part and parcel of the RFP document. Therefore please note and ensure that all such queries are to be raised before bidding. Any query/request for review of any clause of RFP/ SLA after the completion of bidding process shall not be entertained.

The Vendor understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same, for the tenure of Contract under this RFP. The Vendor therefore agrees and undertake that an exit resulting due to expiry or termination of Contract under this RFP or for any reason whatsoever would be a slow process over a period of six (6) months, after the completion of the notice period, and only after completion of the Vendors obligations under a reverse transition mechanism. During this period of Reverse Transition, the Vendor shall continue to provide the Deliverables and the Services in accordance with the contract under this RFP and shall maintain the agreed Service levels. The Bank shall make payment for these services as per terms.

The Bank expects that the successful Vendor to adhere to the following minimum Service Levels:

- Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining "Penalties" that would be levied on the Successful Vendor.
- The Vendor should have 24X7X365 days monitoring, escalation and resolution infrastructure.
- Time bound problem addressing team (onsite) for the complete contract period.
- Vendor to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities towards compliance as part of ATS at no extra cost to bank for the entire contract period. Any delay in meeting the timelines would result in penalty.

**SLA for EWS:**

Vendor should guarantee a minimum uptime of 99.9%, calculated on a monthly basis. Application availability will be 99.95 % on 24x7x365 days. The penalty will be calculated as per the details given below.

**Uptime percentage** - 100% less Downtime Percentage

**Downtime percentage** - Unavailable Time divided by Total Available Time, calculated on a monthly basis.

**Total Available Time** - 24 hrs per day for seven days a week excluding planned downtime

**Unavailable Time** - Time involved while the solution is inoperative or operates inconsistently or erratically.

Uptime Percentage	Penalty Details
100% => A <= 99.95 %	No Penalty
99.95% < A <= 99 %	5% of cost of monthly billing
99 % < A <=98%	7% of cost of monthly billing
A <=97%	10% of cost of monthly billing
Below 97% - Minimum 10% of cost of monthly billing & 1% for every incremental increase in 0.5% downtime	

The payment terms are quarterly in arrears, however, penalty amount will be applied on the monthly amount payable based on SLA breach. If bifurcation of quarterly invoice is not provided, Bank will divide the quarterly billing amount in the uptime percentage that would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The SLA charges will be subject to an overall cap of 10% of the Monthly billing and thereafter, Bank has the discretion to cancel the contract. If Vendor materially fails to meet an uptime of 99.50% for three (3) consecutive months, the Bank may have the right to terminate the contract. In case if there are no pending invoices to be paid by the Bank to the vendor, the vendor has to submit a pay order / cheque/ credit note payable at Mumbai in favour of Bank for the same within 15 days from the notice period from the Bank.

Also, Bank reserves the right to terminate the services of the Bidder/ Vendor without giving any reasons thereof.

#### **Availability Service Level Default**

- Availability Service Level will be measured on a monthly basis.
- A Service Level Default will occur when the vendor fails to meet Minimum uptime (99.95 %), as measured on a monthly basis.

Bidder shall determine the severity levels based on the criteria mentioned below:

<b>Severity Level</b>	<b>Number of users impacted</b>	<b>Effective Downtime</b>
Severity 1	Issues which prevent the EWS Solution Platform from being used at all, degrade critical functionalities and no workaround exists, or disrupt performance of the platform for all or majority of users	100%
Severity 2	Issues which cause significant loss of functionality or performance of the EWS Solution Platform, or degrade functionalities for majority of users while a workaround may exist	90%
Severity 3	Issues related to moderate loss of non-critical functionality or performance of the EWS Solution, failure of minor features etc.	80%
Severity 4	Issues related to low impact functionality of the EWS Solution or informational requests	20%

#### **SLA Penalty Calculation:**

Example - There is an incident which occurs under the Severity Level 2 for which the downtime is for 5 hours in a month. Therefore, the effective downtime for the month would be:

$$5 \text{ hours} \times 90\% = 4.5 \text{ hours}$$

Therefore, the downtime of 4.5 hours would be considered due to this incident while computing the availability of the application.

Bidder is required to provide evidence for ascertaining Severity Levels in absence of which Severity level for the incident would be considered as 1 for the purpose of penalty calculation

#### **SLA for Onsite Support Facility Management:**

Bidder will have to guarantee a minimum uptime of 99% per resource (i.e. attendance of each of the resources), calculated on a monthly basis.

Uptime percentage will be calculated as (100% less Person non attendance Percentage) Person non attendance percentage will be calculated as (Unavailable Time

divided by Total Available Time), calculated on a monthly basis. Total Available Time is 12 hrs per day per person for a week.

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable / credit note at Mumbai in favour of Central Bank of India for the same within 15 days from the notice period from the Bank.

**Availability Service Level Default for Facility Management:**

Bidder will have to guarantee a minimum attendance of 99 % per resource (i.e. attendance of each of the resources), calculated on a monthly basis. Attendance percentage will be calculated as (100% less Person non-attendance Percentage) Person non-attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis.

The attendance percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment. The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable at Mumbai in favour of Central Bank of India for the same within 15 days from the notice period from the Bank which will be submitted to the Bidder/ Vendor in writing.

- a. Availability Service Level will be measured on a monthly basis.
- b. A Service Level Default will occur when the Service Provider fails to meet Minimum uptime (99%), as measured on a monthly basis.

In case any resource is not available continuously for more than 4 hours a day (Under normal circumstances) Or 1 day in case of unplanned / emergency leave of any resource then the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.

If Bidder fails to meet the uptime guarantee in any month then the Bidder will have to pay the following compensation adjusted with every subsequent quarter payment:

(Minimum attendance Percentage – attendance Percentage) x Current Years Monthly Contract value

**Service Levels during implementation phase**

The Bidder is expected to complete the responsibilities that have been assigned as per the implementation timelines mentioned in Section - Project timelines.

Penalty would be levied for delivery, installation, and implementation delays for EWS Solution and shall be a maximum of 10% of the total cost of that solution from the

finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.

After acceptance of respective solutions by the Bank:

### **System Availability**

System availability is defined as  $\{(Scheduled\ operation\ time - system\ downtime) / (scheduled\ operation\ time)\} * 100\%$ .

Where:

- a. Scheduled operation time means the scheduled operating hours of the System for the month. All planned downtime on the system would be deducted from the total operation time for the month to give the scheduled operation time.
- b. System downtime subject to the SLA, means accumulated time during which the System is not available to the Bank's users or customers due to in-scope system or infrastructure failure, and measured from the time the Bank and / or its customers log a call with the Bidder's help desk of the failure or the failure is known to Bidder from the availability measurement tools to the time when the System is returned to proper operation.
- c. Critical and Key infrastructure of Data Centre, Disaster Recovery Centre and Near Site will be supported on 24x7x365 days basis.
- d. Downtime shall commence when the respective hardware and or its associated software fails.
- e. Uptime will be computed based on service availability of the in-scope components. Also, non-compliance with performance parameters for business and system / service degradation will be considered for downtime calculation.
- f. Response may be telephonic or onsite. In case the issue cannot be resolved telephonically, Bidder (as per the criticality and nature of the issue) will provide onsite assistance at respective locations (DC, DRC and Near Site) within response resolution window.
- g. If any one or more of the components defined in —Critical at the Data Centre, Disaster Recovery Facility and Near Site are down resulting in non-availability of Solution, then affected services / components listed in the —Critical availability measurements table shall be considered for calculating the system downtime.
- h. The Data Replication between the DC and Near Site should be storage to storage-based Oracle Log replication and adopted technique for DC and DRC is currently on Oracle Data Guard based replication.
- i. Service Levels will be complied with irrespective of the customizations that would undergo during the tenure of the Contract.
- j. Typical Resolution time will be applicable if services are not available to the Bank's users and customers and there is a denial of agreed services.
- k. The bidder to provide warranty & AMC support on all days (24X7X365 days) for period of contract
- l. Bank has defined in-scope services and corresponding SLAs as under, Bank shall evaluate the performance of the Bidder on these SLAs compliance as per the periodicity defined.
- m. The Successful Bidder shall provide, reports to verify the Successful Bidder's performance and compliance with the SLAs. Automated data capturing and

- reporting mechanism will be used for SLA reporting. The bank will leverage existing/future EMS tools to monitor and manage the Solution/IT Infrastructure.
- n. If the level of performance of Successful Bidder for a particular metric fails to meet the minimum service level for that metric, it will be considered as a Service Level Default.
  - o. Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.
  - p. Penalties if any, as defined by SLAs, shall be adjusted in the payment of a quarter. Balance penalties, if any shall be levied in the payment for the subsequent quarter.
  - q. The Bidder should provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.
  - r. Bidder agrees to ensure that all the items / products used for delivering services to the Bank including all components are new and are using state of the art technology. Bidder shall provide such proof of the new equipment (e.g. Copy of invoice etc.) to the Bank. In case of software supplied with the system, Successful Bidder shall ensure that the same is licensed and legally obtained in the name of end customer i.e., Bank with valid documentation made available to the Bank.

Note: All service level penalties will be reconciled at the end of every quarter.

#### **Service Level Default**

Service Levels will be measured on a monthly basis. The Bidder's performance to Service Levels will be assessed against Minimum Expected Service Level requirements for each criteria mentioned in the Availability measurement table.

An Availability Service Level Default will occur when:

The Bidder fails to meet Minimum Service Levels, as measured on a monthly basis, for a particular Service Level.

Service Levels will include Availability measurements and Performance parameters

- a. Service Levels will include Availability measurements and Performance parameters.
- b. Bidder will provide Availability Report on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the Bank at the end of every month containing the summary of all incidents reported and associated Bidder performance measurement for that period.
- c. Performance measurements would be accessed through reports, as appropriate to be provided by Bidder e.g. utilization reports, response time measurements reports, etc.
- d. Cost Reference that is mentioned is billing value for the defaulted period & defaulted component for which SLA will be calculated.

#### **Liquidated damages for SLA Default**

The Bank will consider the inability of the bidder to deliver or install the equipment within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, Operationalization,

implementation, training, acceptance, warranty, maintenance etc. of the entire scope of the tender) by the bidder.

Installation will be treated as incomplete in one/all of the following situations:  
Non-delivery of any component or other services mentioned in the order and/ or Non-delivery of supporting documentation.

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

In case of temporary substitute equipment installation, the temporary substitute equipment should be replaced by the original equipment duly repaired or replaced with similar equipment of same capacity or higher capacity, failing which a penalty of 0.5% per day of the item cost will be imposed for the number of days the device is down subject to a maximum of 10% of the equipment cost.

The amount of penalty will be recovered from the successful bidder from payments due to them. In case, no payments are due, the successful bidder has to remit the same within 15 days of claim from the Bank failing which the Bank shall be at liberty to invoke Bank Guarantees provided for during warranty period by the successful bidder. However, if the EWS application is down due to the reasons attributable to the Bank, the successful bidder has to submit proof for the same for not levying the penalty.

#### **Availability Service Credit Computation**

In the event of an Availability Service Level Default, the Bidder shall pay the Bank an Availability Service Credit that will be computed in accordance with the following formula:

Monthly Service Level Default = Minimum Service Level – Monthly Actual Service Level

Availability Service Credit = Quarterly Service level default X (Summation of Cost References)

In the event that an Availability Service Level Default has occurred for more than one service level requirement, the sum of the corresponding Availability Service Credits shall be credited to the Bank. Bidder shall review with the Bank, on a monthly basis from the start of Contract Execution, any entitlement of the Bank to an Availability Service Credit.

The total amount of Availability Service Credit that Bidder is obligated to pay the Bank shall be reflected on the invoice provided to the Bank in the quarter after the

quarter in which the Service Levels were assessed. The Bank shall be entitled to deduct the Availability Service Credit amount from the amounts payable by the Bank to the Bidder as per the invoice.

### **Example 1**

Assume for a particular service level requirement, the minimum service level is 99.5% During a Service Assessment period; the service level achieved is 96.5%:

EWS software ~ Rs. 10 crores Software and its licenses ~ Rs. 2 crores  
Annual Maintenance Charges and Annual Technical Support ~ Rs. 5 crores  
Total Cost of Product and Services billing value for the defaulted period & defaulted deliverable ~ Rs. 17 crores

The Availability Service Credit due to the Bank would be computed as follows:  
Minimum Service Level

Monthly Service Level Default = M1 = 99.5 - 96.5 = 3

Availability Service Credit for M1 = 3% \* (10 crores+ 2 crores+ 5 crores) = Rs. 51,00,000

Bidder has to note that the total cost of products and services is exclusive of taxes for the purpose of computation of the service level and service credit.

### **Service Levels during Post implementation phase**

The Bidder is expected to complete the new changes / functionalities / responsibilities that have been assigned as per the agreed Change order timelines, for new deliverables

Penalty would be levied for implementation delays for new requirement and shall be a maximum of 50% of the total cost of that change solution finalized between the bank and vendor.

If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 50% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

### **Tables of Incident Matrix**

<b>Incident to be reported within (if unresolved)</b>	<b>Escalation Hierarchy</b>
15 mins	Senior Manager- Credit Monitoring & Policy of the Bank
1 Hour	Chief Manager – Credit Monitoring & Policy of the Bank
2 Hours	Assistant General Manager (IT) / Deputy General Manager (IT) - Credit Monitoring & Policy of the Bank

<b>Incident to be reported within (if unresolved)</b>	<b>Escalation Hierarchy</b>
> 4 Hours	General Manager (IT) - Credit Monitoring & Policy of the Bank

### 10.15 Implementation Schedule

Successful bidder should supply, configure, customize, implement, integrate and maintain EWS Solutions as per scope of work requirement. Bank expects the implementation to be completed within the stipulated timeline and may be implemented as per the deliverables provided hereunder:

<b>Deliverables</b>	<b>Timeline</b>
Signing of SLA	Within 21 days from the date of Purchase Order (PO)
Delivery of enterprise Licences and Installation of Application Software in UAT, DC & DR. (after due inspection and acceptance at DC & DR) including integration and customization (If any)	Within 5 weeks from the date of Purchase Order (PO)
After Submission of Performance Bank Guarantee (PBG)	Within 6 weeks from the date of Purchase Order (PO)
After Successful completion of gap analysis and systems requirement specifications (SRS)/ Business Requirement Document Sign off by Bank	Within 8 weeks from the date of Purchase Order (PO)
After Sign off of UAT by Bank	Within 23 weeks from the date of Purchase Order (PO)
After Go Live of Project	Within 24 weeks from the date of Purchase Order (PO)
6 Months from Date of Go Live	Within 48 weeks from the date of Purchase Order (PO)
Completion of DR Drill	Within 52 weeks from the date of Purchase Order (PO)

In case of any new Alert to be integrated to the existing system, Deployment schedule of Alert wise timeline is as provided hereunder:

<b>Deliverables</b>	<b>Timeline</b>
Successful completion of gap analysis and systems requirement specifications (SRS)/ Business Requirement Document Sign off by Bank	Within 1 week from the date of Purchase Order (PO)
Successful completion of the customization and UAT sign off	Within 3 weeks from the date of Purchase Order (PO)

<b>Deliverables</b>	<b>Timeline</b>
Go Live of Project	Within 4 weeks from the date of Purchase Order (PO)
6 Months from Date of Go Live	Within 28 weeks from the date of Purchase Order (PO)
Completion of DR Drill	Within 32 weeks from the date of Purchase Order (PO)

**Material adverse events:**

Successful bidder, during the service period, will have to report material adverse events (e.g., data breaches, denial of service, service unavailability, etc.) And the incidents required to be reported to the bank to enable bank to take prompt risk mitigation measures and ensure compliance with statutory and regulatory guidelines.

**Effective access by bank to all record:**

Bank should have effective access to all data, books, records, information, logs, alerts and business premises relevant to the outsourced activity, available with the successful bidder during the period of contract.

**Successful bidder to provide details of data:**

The successful bidder to provide to bank the details of data (related to bank and its customers) captured, processed and stored.

**Data / information which can be shared:**

The successful bidder is not permitted to share any types of data/information/customer data/information with bank's customer and / or any other party. The successful will have to comply the digital personal data protection act, 2023 (DPDP Act) and amendments thereon.

**Contingency plans:**

Successful bidder should have a contingency plan(s) to ensure business continuity and testing requirements.

**Information of third parties:**

Bank will have right to seek information from the successful bidder about the third parties (in the supply chain) engaged by the former.

**Prior approval / consent of bank for use of sub- contractors:**

Successful bidder to take prior approval/ consent of the bank for use of sub-contractors for all or part of an outsourced activity.

**Skilled resources of successful bidder for core services:**

Successful bidder to have provision to consider its skilled resources who provide core services as "essential personnel" so that a limited number of staff with back-up arrangements necessary to operate critical functions can work on-site during exigencies (including pandemic situations);

**Back to back arrangements between successful bidder and OEM:**

There should be suitable back-to-back arrangements between successful bidder and the OEMS, if any.

**No relationship of master and servant or employer and employee:**

Notwithstanding what is stated elsewhere in this agreement, there will not be any relationship of master and servant or employer and employee as between the bank on the one hand and the successful bidder and/or the personnel employed/engaged by the successful bidder on the other hand.

**Sustainable sourcing:**

The supplier shall adhere to sustainable sourcing practices including but not limited to the use of environment friendly materials, ethical labor practices and compliance with relevant local and international regulations. The supplier shall provide documentation or certifications demonstrating their commitment to sustainable sourcing upon request. Failure to comply with these requirements may result in contract termination.

**Information Security:**

Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy of the Bank / Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements or compliance to Bank during the contract period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost. Software solution provided by the bidder must be bug free and confirmation for the same have to be submitted from the respective OEM. Details of Bank's latest IT Security Policy shall be shared with the successful bidder for the implementation and compliance of the policy and guidelines.

**Confidentiality & Non – Disclosure**

The bidder is bound by this agreement for not disclosing the Banks data and other information. Resources working in the premises of the Bank are liable to follow the rules and regulations of the Bank and are governed by the outsourcing policy of the Bank.

The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the internal business and operational information of the Bank, affiliates, and/or business partners, disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the requested services could result in the disqualification of the bidders, premature termination of the contract, or legal action against the bidder for breach of trust.

No news release, public announcement or any other reference to the order, relating to the contracted work if allotted with the assignment or any program hereunder shall be made without written consent from the Bank.

As the bidder is providing support services for multiple Banks, the bidder at all times should take care to build strong safeguards so that there is no mixing together of information/ documents, records and assets is happening by any chance.

The bidder should undertake to maintain confidentiality of the Banks information even after the termination / expiry of the contracts.

The Non-Disclosure Agreement (NDA) should be entered in to between the Bank and the successful bidder within a period of 21 days from, the date of acceptance of purchase order.

#### **Guarantee on software Licence**

The bidder shall guarantee that the software and License supplied under this contract to the Bank is legally obtained. Software supplied should not have any embedded malicious and virus programs.

#### **Force Majeure**

The parties shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the parties, as a result of force majeure. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the parties, due to or as a result of or caused by acts of God, wars, epidemic/pandemic, insurrections, riots, earthquake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation.

In the event of any such intervening Force Majeure, each party shall notify the other party in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the other party, the party pleading Force Majeure shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.

In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem.

Notwithstanding above, the decision of the Bank shall be final and binding on the Bidder.

### **Resolution of Disputes**

The Bank and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, the Bank and the Bidder have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to two Arbitrators: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder.

In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 shall apply to the arbitration proceedings and the venue of the arbitration shall be Mumbai.

The Language of Arbitration will be English. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will continue to perform its contractual obligations and the Bank will continue to pay for all products and services that are accepted by it, provided that all products and services are serving satisfactorily, as per satisfaction of the Bank.

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission, by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) on the date of acknowledgment signed by the receiver or (iii) the business date of receipt, if sent by courier.

This RFP shall be governed and construed in accordance with the laws of India. The courts of Mumbai alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this RFP. Notwithstanding the above, The Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

### **Successful Bidder's liability**

The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of any third-party patents, trademarks, copyrights (if any) or breach

of confidentiality obligations (except for any breach in relation to Personal Data, which shall be limited to the total contract value) shall be unlimited. In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.

### **Inspection, Audit, Review, Monitoring & Visitations**

All records of OEMs/Bidders with respect to any matters / issues covered under the scope of this RFP/project shall be made available to the Bank at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The Bank's auditors would execute confidentiality agreement with the Bidder, provided that the auditors would be permitted to submit their findings to the Bank, which would be used by the Bank. The cost of such audit will be borne by the Bank. Bidder shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/ Bidder outsourced process to identify new outsourcing risks as they arise. The Bidder shall be subject to risk management and security and privacy policies that meet the Bank's standard. In case the BIDDER outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank's legal and regulatory obligations.

Access to books and records/Audit and Inspection would include:

- a. Ensure that the Bank has the ability to access all books, records and information relevant to the outsourced activity available with the Bidder. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based on approved request.
- b. Provide the Bank with right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or review reports and finding made on the service provider in conjunction with the services performed for the bank.
- c. Include clause to allow the Reserve Bank of India or persons authorized by it to access the bank's documents: records of transactions, and other necessary information given to you, stored or processed by the Bidder within a reasonable time. This includes information maintained in paper and electronic formats.
- d. Recognized the right of the Reserve Bank of India to cause an inspection to be made of a service provider of the bank and its books and account by one or more of its officers or employees or other persons.

Banks shall at least on an annual basis, review the financial and operational condition of the Bidder. Bank shall also periodically commission independent audit and expert assessment on the security and controlled environment of the Bidder. Such assessment and reports on the Bidder may be performed and prepared by Bank's internal or external auditors, or by agents appointed by the Bank.

## **Monitoring**

Compliance with Information security best practices may be monitored by periodic Information security audits performed by or on behalf of the Bank and by the RBI. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Service Provider shall afford the Bank's representatives access to the Bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel. The Bidder must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited without prior approval/ notice to the Bidder.

## **Visitations**

The Bank shall be entitled to, either by itself or its authorized representative, visit any of the Bidder's premises without prior notice to ensure that data provided by the Bank is not misused. The Bidder shall cooperate with the authorized representative(s) of the Bank and shall provide all information/ documents required to the Bank.

## **Termination**

### **Termination for Default:**

1. The Bank, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part:
  - a. If the Successful Bidder fails to deliver any or all of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or;
  - b. If the Successful Bidder fails to perform any other obligation(s) under the contract.
  - c. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a public official in the procurement process or in contract execution; and "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Bank, and includes collusive practice among Bidders ( prior or after bid submission) designed to establish bid prices at artificial non- competitive levels and to deprive the Bank of the benefits of free and open competition.
2. In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, Goods or

Services similar to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated when the value of the liquidated damages exceed 10% of the contract value.

3. In case the contract is terminated then all undisputed payment will be given to bidder, but disputed payment shall be adjusted by way of penalty from invoices or PBG.

#### **Termination for Insolvency:**

If the Bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank plans to, at any time, terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank. In case, the termination occurs before implementation in all the locations in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the Bidder.

#### **Termination – Key Terms & Conditions:**

The Bank reserves the right to terminate the agreement with the Bidder / bidder at any time by giving ninety (90) days prior written notice to the Bidder. The Bank shall be entitled to terminate the agreement at any time by giving notice to the Bidder.

- a. has a winding up order made against it; or
- b. has a receiver appointed over all or substantial assets; or
- c. is or becomes unable to pay its debts as they become due; or
- d. enters into any arrangement or composition with or for the benefit of its creditors; or
- e. Passes a resolution for its voluntary winding up or dissolution or if it is dissolved.

The Bidder shall have right to terminate only in the event of winding up of the Bank.

#### **Exit Option and Contract Re-Negotiation:**

- a. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:
  - i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 21 days of receipt of purchase contract.
  - ii. Delay in delivery, performance or implementation of the solution beyond the specified period;
  - iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability

- of the Bidder to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)
- b. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Bidder.

### **Corrupt and Fraudulent Practices**

As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

“Corrupt Practice” means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

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

The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

All necessary compliances relating to the transaction such as disclosure in in the returns to be filed, Tax Collected at Source (if applicable) etc. shall be duly undertaken by the supplier and in case of any non-compliance or delayed compliance, the Bank shall have right to recover interest and/or penalty that may be levied including liquidated damages @10 % of the value of supplier.

This indemnification is only a remedy for the Bank. Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above.

### **Entire Agreement; Amendments**

This Agreement sets forth the entire agreement between the Bank and the Successful bidder and supersedes any other prior proposals, agreements and representations between them related to its subject matter, whether written or oral. Bank reserves the right to add or modify the contents this agreement which shall be conveyed to the Bidder/ Vendor in writing before addition/ modification to this Agreement.

### **Survival and Severability**

Any provision or covenant of the Agreement, which expressly, or by its nature, imposes obligations on successful bidder shall so survive beyond the expiration, or termination of this Agreement. The invalidity of one or more provisions contained in this Agreement shall not affect the remaining portions of this Agreement or any part thereof; and in the event that one or more provisions shall be declared void or unenforceable by any court of competent jurisdiction, this Agreement shall be construed as if any such provision had not been inserted herein.

### **Bidding Document**

The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Document. Submission of a bid not responsive to the Bidding Document in every respect will be at the bidder's risk and may result in the rejection of its bid without any further reference to the bidder.

### **Amendments to Bidding Documents**

At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Document by amendments at the sole discretion of the bank. All amendments will be either uploaded in the website or shall be delivered by hand / post / courier or through e-mail or faxed to all prospective bidders, who have received the bidding document and will be binding on them. For this purpose, bidders must provide name of the contact person, mailing address, telephone number and FAX numbers on the covering letter sent along with the bids.

In order to provide, prospective bidders, reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids.

### **Period of Validity**

Bids shall remain valid for 180 days from the last date of bid submission. A bid valid for shorter period shall be rejected by the bank as non-responsive.

### **Last Date and Time for Submission of Bids**

Bids must be submitted not later than the specified date and time as specified in the Bid Document. Bank reserves the right to extend the date & time without mentioning any reason.

### **Modifications and/or Withdrawal of Bids**

- a. Bids once submitted will be treated as final and no further correspondence will be entertained on this.
- b. No bid will be modified after the deadline for submission of bids.
- c. No bidder shall be allowed to withdraw the bid, if the bidder happens to be a successful bidder.

### **Clarifications of Bids**

To assist in the examination, evaluation and comparison of bids the bank may, at its discretion, ask the bidder for clarification and response, which shall be in writing and without change in the price, shall be sought, offered or permitted.

### **Bank's Right to Accept or Reject Any Bid or All Bids**

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

### **Preference to Make in India**

Government has issued Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 15.06.2017 and subsequent revisions vide Order No. 45021/2/2017-PP(BE-II) dated 28.05.2018, 29.05.2019, 04.06.2020 and dated 16-9-2020 to encourage 'Make in India' and to promote manufacturing and production of goods, services and works in India with a view to enhancing income and employment.

It is clarified that for all intents and purposes, the latest revised order i.e. the order dated 16-9-2020 shall be applicable being revised Order of the original order i.e. Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 dated 15-6-2017.

The salient features of the aforesaid Order are as under:

- a. **Class-I Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content equal to or more than 50%.
- b. **Class-II Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content more than 20% but less than 50%.
- c. **Non-Local supplier** – a supplier or service provider, whose goods, services or works offered for procurement, has local content less than or equal to 20%.
- d. **The margin of purchase preference shall be 20%.**, Margin of purchase preference means the maximum extent to which the price quoted by a local supplier may be above the L1 for the purpose of purchase preference.
- e. **“Minimum Local content”** for the purpose of this RFP, the 'local content' requirement to categorize a supplier as 'Class-I local supplier' is minimum 50%. For 'Class-II local supplier', the 'local content' requirement is minimum 20%. If Nodal Ministry/Department has prescribed different percentage of minimum 'local content' requirement to categorize a supplier as 'Class-I local supplier'/'Class-II local supplier', same shall be applicable.

### **Verification of Local contents:**

1. The local supplier at the time of submission of bid shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content as per Annexure XXVI. Local content certificate shall be issued based upon the procedure for calculating the local content /domestic value addition on the basis of notification bearing no. F. No.33(1) /2017-IPHW dated 14-9-2017 issued by Ministry of Electronics and Information Technology read with Public Procurement (Preference to Make in India) Order 2017 Revised vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 16-09-2020
2. False declaration will be in breach of the Code of Integrity under Rule 175(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per rule 151 of the General Financial Rules along with such other actions may be permissible under law.
3. A supplier who has been debarred by any procuring entity for violation of this order shall not be eligible for preference under this order for procurement by any other procuring entity for the duration of the debarments. The debarment for such other procuring entities shall take effect prospectively from the date on which it comes to the notice of other procurement entities in the manner prescribed under order No P-45021/2/2017-PP(BE-II) dated 16-09-2020, para 9(h).

### **Violation of Terms**

The Bank clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained under the RFP/Agreement. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

### **Independent Contractor**

Nothing herein contained will be construed to imply a joint venture, partnership, principal-agent relationship or co-employment or joint employment between the Bank and Bidder. Bidder, in furnishing services to the Bank hereunder, is acting only as an independent contractor. Bidder does not undertake by this Agreement or otherwise to perform any obligation of the Bank, whether regulatory or contractual, or to assume any responsibility for the Bank's business or operations. The parties agree that, to the fullest extent permitted by applicable law; Bidder has not, and is not, assuming any duty or obligation that the Bank may owe to its customers or any other person. The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In respect of sub-contracts, as applicable – If required by the Bidders, should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that

notwithstanding the use of sub- contractors by the Bidder, the Bidder shall be solely responsible for performance of all obligations under the SLA/ NDA (Non-Disclosure Agreement) irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform its obligations. The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labour laws for its employees and sub- contractors or as the case may be. Bidder should take bank's prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for this project are completed and is available for scrutiny by the Bank.

### **Indemnity**

1. The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney's fees) relating to, - resulting directly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:
  - a. Bank's authorized/bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
  - b. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or
  - c. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or
  - d. Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or; any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
  - e. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights and/or
  - f. Breach of confidentiality obligations of the Bidder contained in this RFP or; any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
  - g. Negligence or gross misconduct attributable to the Bidder or its employees, agent or sub-contractors.
2. The Bidder will have to at its own cost and expenses defend or settle any claim against the Bank that the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in the country where the Deliverables and Services are used, sold or received, provided the Bank:
  - a. Notifies the Bidder in writing; and
  - b. Cooperates with the Bidder in the defense and settlement of the claims.
3. The Bidder shall compensate the Bank for direct financial loss suffered by the Bank, if the Bidder fails to fix bugs, provide the Modifications / Enhancements /

- Customization as required by the Bank as per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank.
4. Additionally, the Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, suffered by bank due to the following reasons:
    - a. that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies.
    - b. all claims, losses, costs, damages, expenses, action, suits and other proceedings resulting from infringement of any patent, trade-marks, copyrights etc. or
    - c. such other statutory infringements under any laws including the Copyright Act, 1957 or Information Technology Act, 2000 or any Law, rules, regulation, bylaws, notification time being enforced in respect of all the Hardware, Software and network equipment or other systems supplied by them to the Bank from whatsoever source, provided the Bank notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim however:
      - i. The Bidder has sole control of the defense and all related settlement negotiations.
      - ii. The Bank provides the Bidder with the assistance, information and authority reasonably necessary to perform the above and bidder is aware of the rights to make any statements or comments or representations about the claim by Bank or any regulatory authority. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect and incidental damages and compensations.
  5. Indemnity would be limited to damages awarded in arbitration and shall exclude indirect, and incidental damages. However, indemnity would also cover damages, loss or liabilities, compensation suffered by the Bank arising out of claims made by regulatory authorities.

**ANNEXURE I**

**CONFORMITY LETTER**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

Further to our proposal dated \_\_\_\_\_, in response to the RFP document (hereinafter referred to as "RFP DOCUMENT") issued by Central Bank of India ("Bank") we hereby covenant, warrant, and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank.

The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE II**

**LETTER FOR CONFORMITY OF PRODUCT AS PER RFP**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We submit our Bid Document herewith. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bids together with the written acceptance thereof shall constitute a binding contract between us.

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid, if the bid is not submitted in proper format as per subject RFP.

We undertake that product and services supplied shall be as per the:-

<b>Compliance Head</b>	<b>Compliance (Yes/ No)</b>
Terms & Conditions	
Scope of Work	

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE III**

**PROFORMA FOR DEED OF INDEMNITY**

This deed made on the \_\_\_\_\_ day of \_\_\_\_\_, 2026 BETWEEN \_\_\_\_\_ a Company incorporated under Companies Act, 1956/2013 having its registered office at \_\_\_\_\_ (hereinafter referred to as "the Indemnifier" which expression shall unless excluded by or repugnant to the context, be deemed to mean and include its assigns, administrators and successors) of the ONE PART;

AND

Central bank of India a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, as amended from time to time having its Head Office Chander Mukhi, Nariman Point, Mumbai (hereinafter referred to as "the Bank/Bank", which expression shall unless excluded by or repugnant to the context be deemed to mean and include its assigns, administrators and successors) of the OTHER PART

WHEREAS

1. The Indemnifier has
  - a. Offered to Supply, Implementation, and Maintenance of EWS Solution in terms of the Service Level Agreement (SLA) dated \_\_\_\_\_ during the entire contract period of \_\_\_\_ Years. The implementation and support services of hardware and software equipment by the Indemnifier is hereinafter referred to as "Supply and Support Services".
  - b. Agreed to install and provide comprehensive maintenance for the equipment, materials used and workmanship by them in terms of the Service Level Agreement (SLA) dated \_\_\_\_\_ and respective Purchase Order/s \_\_\_\_\_ issued from time to time, if required, at the discretion of the BANK. (The installation and maintenance are herein after collectively referred to as "Service/s").
  - c. Represented and warranted that the aforesaid supply/services offered to the BANK do not violate any provisions of the applicable laws, regulations or guidelines including legal and environmental. In case there is any violation of any law, rules or regulation, which is capable of being remedied, the same will be got remedied immediately during the installation, maintenance and contract period to the satisfaction of the BANK.
  - d. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Service Level Agreement (SLA) with the BANK.
2. One of the conditions of the aforesaid Agreement is that the Indemnifier is required to furnish an indemnity in favor of the BANK indemnifying the latter against all claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to the BANK as also for breach committed by the Indemnifier on account of misconduct, omission and negligence by the Indemnifier.

3. In pursuance thereof, the Indemnifier has agreed to furnish an indemnity in the form and manner and to the satisfaction of the BANK as hereinafter appearing.

NOW THIS DEED WITNESSETH AS UNDER: -

In consideration of the BANK having agreed to award the aforesaid contract to the Indemnifier, more particularly described and stated in the aforesaid SLA, the Indemnifier does hereby agree and undertake that: -

- (1) The Indemnifier shall, at all times hereinafter, save and keep harmless and indemnified the BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the BANK by whomsoever and all losses, damages, costs, charges and expenses that the BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, notifications guidelines, on account of misconduct, omission and negligence and also from the environmental damages, if any, which may occur during the contract period.
- (2) The Indemnifier further agrees and undertakes that the Indemnifier shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, notifications, orders framed or issued by any appropriate authorities.
- (3) The Indemnifier further agrees to provide complete documentation and data of all equipment/accessories and other software, they are having. The Indemnifier shall also indemnify and keep indemnified the BANK against any levies/penalties/claims/demands, litigations, suits, actions, judgments in this regard whether applicable under Indian Jurisdiction or Foreign Jurisdiction.
- (4) If any additional approval, consent or permission is required by the Indemnifier to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.
- (5) The obligations of the Indemnifier herein are irrevocable, absolute and unconditional in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of the BANK or Indemnifier or any other circumstance whatsoever which might otherwise constitute a discharge or defense of an indemnifier.
- (6) The obligations of the Indemnifier under this Deed shall not be affected by any act, omission, matter or thing which would reduce, release the Indemnifier from any of the indemnified obligations under this indemnity or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to the BANK).
- (7) This indemnity shall survive the aforesaid Service Level Agreement (SLA).

- (8) Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.
- (9) This indemnity shall be governed by and construed in accordance with the laws of India. The Indemnifier irrevocably agrees that any legal action, suit or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Mumbai. Final judgment against the Indemnifier in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction by way of suit on the judgment/decree, a certified copy of which shall be conclusive evidence of the judgment/decree, or in any other manner provided by law. By the execution of this indemnity, the Indemnifier irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.
- (10) The BANK may assign or transfer all or any part of its interest/claim herein to any other person. The Indemnifier shall not be entitled to assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of the BANK.
- (11) Bank agrees and undertakes to indemnify Bidder and further undertakes to compensate Bidder in case of any claim accruing to Bidder on account of proven breach of licenses software, beyond the permitted purpose, by authorized officer of Bank.

IN WITNESS WHEREOF the parties herein have set their hands unto these presents the day, month and year above written.

Witness:

1)

---

(Seal and Signature of indemnifier)

2)

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(Seal & signature of the authorized signatory of the Bank)

**ANNEXURE IV**

**UNDERTAKING OF AUTHENTICITY FOR PRODUCTS SUPPLIED**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

With reference to RFP For Supply, Installation, Implementation, & Maintenance of Early Warning Signals (EWS).

We hereby undertake to produce the certificate from our OEM supplier in support of this undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM suppliers at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with the above at any time, we agree to take back the Licenses without demur, if already supplied and return the money if any paid to us by you in this regard.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE V**

**UNDERTAKING OF ACCEPTANCE OF TERMS OF RFP**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

With reference to RFP For Supply, Installation, Implementation, & Maintenance of Early Warning Signals (EWS).

We understand that Bank shall be placing Order to the Successful Bidder exclusive of taxes only.

We confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount.

We are agreeable to the payment schedule as per "Payment Terms" of the RFP. We here by confirm to undertake the ownership of the subject RFP.

We hereby undertake to provide latest product/ software with latest version. The charges for the above have been factored in Bill of Material (BOM); otherwise, the Bid is liable for rejection. We also confirm that we have not changed the format of BOM.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE VI**

**MANUFACTURER'S AUTHORIZATION FORM**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We \_\_\_\_\_ (Name of the Manufacturer) who are established and reputable manufactures of \_\_\_\_\_ having factories at \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ do hereby authorize M/s \_\_\_\_\_ (wh is the Bidder submitting its bid pursuant to the Request for Proposal issued by the Bank) to submit a Bid and negotiate and conclude a contract with you for supply of equipment manufactured by us against the Request for Proposal received from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We, hereby, extend warranty for the equipment and support services offered for our products supplied against this RFP by the above-mentioned Bidder.

If Bank desires transfer of the warranty and support services, supposed to be delivered by the successful Bidder, to its preferred Bidder, in such a case, OEM should transfer such warranty and support services without any additional cost to the Bank.

**Signature of Authorized Signatory**

**Name of Signatory:**  
**Designation:**  
**Email ID:**  
**Mobile No:**  
**Telephone No.:**  
**Seal of Company:**

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

(This letter should be on the letterhead of the Manufacturer duly signed & seal by an authorized signatory)

**ANNEXURE VII**

**INTEGRITY PACT**

Tender No:

**INTEGRITY PACT**

Between

Central Bank of India hereinafter referred to as “The Principal”,

AND

\_\_\_\_\_ hereinafter referred to as “The Bidder/ Contractor.”

Preamble

The principal intends to award, under laid down organizational procedures, contract/s for \_\_\_\_\_ The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Contractor(s).

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

**Section 1 – Commitments of the Principal**

1. The principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
  - a. No employee of the principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
  - b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
  - c. The Principal will exclude from the process all known prejudiced persons.
2. If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

## **Section 2 – Commitments of the Bidder(s)/ contractor(s)**

1. The Bidder(s)/ Contractor(s) commits themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.
  - a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only. Copy of the "Guidelines on Indian Agents of Foreign Suppliers" is placed at Annexure 17.
  - e. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
2. The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

## **Section 3- Disqualification from tender process and exclusion from future contracts**

If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of business dealings". (As given in the annexure-17)

#### **Section 4 – Compensation for Damages**

1. If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3 of Integrity Pact, the principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
2. If the Principal has terminated the contract according to Section 3, or if the principal is entitled to terminate the contract according to Section 3 of Integrity Pact, the principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

#### **Section 5 – Previous Transgression**

1. The Bidder declares that no previous transgressions occurred in the last three years with any other Bank in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
2. If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in “Guidelines on Banning of business dealings”.

#### **Section 6 – Equal treatment of all Bidders / Contractors / Subcontractors**

1. The Bidder(s)/ Contractor(s) undertakes(s) to demand from his subcontractors a commitment in conformity with this Integrity Pact.
2. The principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
3. The principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

#### **Section 7 – Criminal charges against violating Bidder(s) / Contractor(s) / Subcontractor(s)**

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

#### **Section 8 – Independent External Monitor / Monitors**

1. The principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Chairman & Managing Director, CENTRAL BANK OF INDIA.
3. The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and

- demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Subcontractor(s) with confidentiality. In case of sub-contracting, the Principal Contractor shall take all responsibility of the adoption of Integrity Pact by the sub-contractor. In case of sub-contracting, the Principal Contractor shall take the responsibility of the adoption of the Integrity Pact by the sub-contractor.
4. The principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
  5. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit nonbinding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM's decision in the matter. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM's decision in the matter.
  6. The Monitor will submit a written report to the Chairman & Managing Director, CENTRAL BANK OF INDIA within 8 to 10 weeks from the date of reference or intimation to him by the principal and, should the occasion arise, submit proposals for correcting problematic situations.
  7. If the Monitor has reported to the Chairman & Managing Director CENTRAL BANK OF INDIA, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the Chairman & Managing Director CENTRAL BANK OF INDIA has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
  8. The word „Monitor“ would include both singular and plural.

### **Section 9 – Pact Duration**

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

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by Chairman & Managing Director of CENTRAL BANK OF INDIA.

### **Section 10 – Other provisions**

1. This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e., Mumbai City.
2. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
5. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.”

### **Section 11- FALL CLAUSE**

The BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER undertakes that it has not supplied/ is not supplying same/exact product/systems or subsystems/services (i.e. same scope, deliverables, timelines, SLAs & pricing terms) at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/ entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/ SELLER/ CONTRACTOR/ SERVICE PROVIDER to the BUYER, if the contract has already been concluded.

Signed, Sealed and Delivered for the Principal	Signed, Sealed and Delivered for the Bidder
Signature:	Signature:
Name:	Name:
Designation:	Designation:
Address:	Address:
Company:	Company:
Date:	Date:



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

Company Seal:	Company Seal:
---------------	---------------

Witness I	Witness II
Signature:	Signature:
Name:	Name:
Designation:	Designation:
Address:	Address:
Company:	Company:
Date:	Date:

ANNEXURE VIII

NON-DISCLOSURE AGREEMENT

This Agreement made at \_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_ 2026.

Between

\_\_\_\_\_ a company incorporated under the Companies Act, 1956, 2013 having its registered office at

\_\_\_\_\_ (hereinafter referred to as “\_\_\_\_\_” which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the ONE PART;

AND

CENTRAL BANK OF INDIA, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 and having its head Office at Central Office, Chander Mukhi, Nariman Point, Mumbai – 400 021 (hereinafter referred to as “BANK” which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the OTHER PART

The \_\_\_\_\_ bidder and BANK are hereinafter individually referred to as party and collectively referred to as “the Parties”. Either of the parties which discloses or receives the confidential information is respectively referred to herein as Disclosing Party and Receiving Party.

WHEREAS

The Parties intend to engage in discussions and negotiations concerning the establishment of a business relationship between them. In the course of such discussions and negotiations, it is anticipated that both the parties may disclose or deliver to either of the Parties certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to evaluate the feasibility of such business relationship (hereinafter referred to as “the Purpose”).

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

**Confidential Information**

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

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

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

- (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party,
- (b) (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party,
- (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, or
- (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence.

### **Non-Disclosure**

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

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

### **Publications**

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

### **Term**

This Agreement shall be effective from the date hereof and shall continue till establishment and completion of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall

immediately cease rights to any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.

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

### **Title & Proprietary Rights**

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

### **Return of Confidential Information**

Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph. The obligation under this clause will not apply where it is necessary to retain any confidential information for the purpose as required by the law or for internal auditing purposes or electronic data stored due to automatic archiving or backup procedures.

### **Remedies**

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

### **Entire Agreement, Amendment and Assignment**

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

### **Governing Law and Jurisdiction**

The provisions of this Agreement shall be governed by the laws of India. The disputes, if any, arising out of this Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai City.

### **General**

The Receiving Party shall not reverse-engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided "as is". In no event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights or any right of third persons.

### **Indemnity**

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

In WITNESS THEREOF, the Parties hereto have executed these presents the day, month and year first hereinabove written:

Signed, Sealed and Delivered for the Principal	Signed, Sealed and Delivered for the Bidder
Signature:	Signature:
Name:	Name:
Designation:	Designation:
Address:	Address:
Company:	Company:

Date:	Date:
Company Seal:	Company Seal:

Witness I	Witness II
Signature:	Signature:
Name:	Name:
Designation:	Designation:
Address:	Address:
Company:	Company:
Date:	Date:

**ANNEXURE IX  
PERFORMANCE BANK GUARANTEE (PBG)**

To,

Central Bank of India  
Mumbai

In consideration of Central Bank of India having Registered Office at Chander Mukhi Building, Nariman Point, Mumbai 400 021 (hereinafter referred to as "Purchaser") having agreed to purchase of software, hardware & other components & services (hereinafter referred to as "Goods") from M/s \_\_\_\_\_ (hereinafter referred to as "Contractor") on the terms and conditions contained in their agreement/purchase order No: \_\_\_\_\_ dated \_\_\_\_\_ (hereinafter referred to as the "Contract") subject to the contractor furnishing a Bank Guarantee to the purchaser as to the due performance of the complete EWS Solution, as per the terms and conditions of the said contract, to be supplied by the contractor and also guaranteeing the maintenance, by the contractor, of the computer hardware and systems as per the terms and conditions of the said contract;

1. We, \_\_\_\_\_ (Bank) (hereinafter called "the Bank"), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time up to \_\_\_\_\_ any money or moneys not exceeding a total sum of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or that would be caused to or suffered by the purchaser by reason of failure of computer software / hardware to perform as per the said contract, and also failure of the contractor to maintain the computer software / hardware and systems as per the terms and conditions of the said contract.
2. Notwithstanding anything to the contrary, the decision of the purchaser as to whether computer software / hardware has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the EWS Solution as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.
3. This Guarantee shall expire on \_\_\_\_\_; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. \_\_\_\_\_ (this date should be date of expiry of Guarantee).
4. The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or

- by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.
5. In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.
  6. The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.
  7. The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.
  8. This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.
  9. Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.
  10. **Notwithstanding anything contained herein above: -**
    - a. Our liability under this Bank Guarantee shall not exceed ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ only)
    - b. This Bank Guarantee shall be valid up to \_\_\_\_\_ ; (date of expiry of PBG) and
    - c. We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before (date of expiry of PBG plus claim period, if any)
  11. The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this \_\_\_\_\_ day of \_\_\_\_\_ 2026 at \_\_\_\_\_  
For and on behalf of \_\_\_\_\_ Bank

Sd/- \_\_\_\_\_

**ANNEXURE X**

**PROFORMA FOR BID SECURITY (EMD)**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

In response to your invitation to bid for Supply, Installation, Implementation, & Maintenance of Early Warning Signals (EWS), M/s \_\_\_\_\_ having their registered office at \_\_\_\_\_ (hereinafter called the "Bidder") wishes to respond to the said Request for Proposal (RFP) and submit the proposal for as listed in the RFP document.

Whereas the "Bidder" has submitted the proposal in response to RFP, we, the \_\_\_\_\_ Bank having our head office \_\_\_\_\_ hereby irrevocably guarantee an amount of ₹XXX,00,000.00 (Rupees XXX Lakh Only) as bid security as required to be submitted by the "Bidder" as a condition for participation in the said process of RFP.

The Bid security for which this guarantee is given is liable to be enforced/ invoked:

1. If the Bidder withdraws his proposal during the period of the proposal validity; or
2. If the Bidder, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently. We undertake to pay immediately on demand to Central Bank of India the said amount of Rupees XXXXX without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by Central Bank of India which shall be conclusive and binding on us irrespective of any dispute or difference raised by the Bidder.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed. XXX, 00,000.00 (Rupees XXX Lakh Only)
2. This Bank guarantee will be valid up to \_\_\_\_\_; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

Guarantee only upon service of a written claim or demand by you on or before  
\_\_\_\_\_

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this  
\_\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE XI**

**LETTER FOR REFUND OF EMD**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We (Company Name) had participated in the Request for Proposal (RFP) For Supply, Installation, Implementation, & Maintenance of Early Warning Signals (EWS) for Implementation of EWS Solution. and we are an unsuccessful bidder.

Kindly refund the EMD submitted for participation. Details of EMD submitted are as follows:

S. No	Bidder Name	DD/ BG Number	Drawn on Bank Name	Amount (₹)

Bank details to which the money needs to be credited via NEFT are as follows.

Name of the Bank with Branch:

Account Type:

Account Title:

Account Number:

IFSC Code:

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE XII**

**NPA UNDERTAKING**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We \_\_\_\_\_ (Bidder Name), hereby undertake that- We have not been declared NPA by any Bank in India.

Further, we do not have any pending case with any organization across the globe which affects our credibility to service the bank.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XIII**

**UNDERTAKING LETTER – LAND BORDER SHARING**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We, M/s \_\_\_\_\_ are a private/ public limited company/ LLP/ firm <strike off whichever is not applicable> incorporated under the provisions of the Companies Act, 1956/2013, Limited Liability Partnership Act 2008/ Indian Partnership Act 1932, having our registered office at \_\_\_\_\_ (referred to as the “Bidder”) are desirous of participating in the Tender Process in response to our captioned RFP and in this connection we hereby declare, confirm and agree as follows:

We, the Bidder have read and understood the contents of the RFP and Office Memorandum & the Order (Public Procurement No.1) both bearing no.F.No.6/18/2019/PPD of 23rd July 2020 issued by Ministry of Finance, Government of India on insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017 and the amendments & clarifications thereto, regarding restrictions on availing/ procurement of goods and services, of any Bidder from a country which shares a land border with India and/ or sub-contracting to contractors from such countries.

In terms of the above and after having gone through the said amendments including in particular the words defined therein (which shall have the same meaning for the purpose of this Declaration cum Undertaking), we, the Bidder hereby declare and confirm that:

Strike off whichever is not applicable.

“I/we have read the clause regarding restrictions on procurement from a bidder of the country which shares a land border with India; I/ we certify that \_\_\_\_\_ is not from such a country.

“I/ we have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I/ we certify that \_\_\_\_\_ is from such a country. I hereby certify that \_\_\_\_\_ fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority is attached]”.

Further, in case the work awarded to us, I/we undertake that I/we shall not subcontract any of assigned work under this engagement without the prior permission of Bank.

Further, we undertake that I/we have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries; I certify that our subcontractor is not from such a country or, if from such a country, has been registered with the Competent Authority and will not subcontract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I hereby certify that our sub-contractor fulfils all requirements in this regard and is eligible to be considered. [Valid registration by the Competent Authority]"

We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and also recover from us the loss and damages sustained by the Bank on account of the above.

This declaration cum Undertaking is executed by us through our Authorized signatory/ ies after having read and understood the Office Memorandum and Order including the words defined in the said order.

Dated this \_\_\_\_\_ by \_\_\_\_\_ 2026

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Bidder's Corporate Name:**

**Address:**

**Email & Phone No.:**

**List of documents enclosed:**

**Copy of Certificate of valid registration with the Competent Authority (strike off if not applicable)**

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

**ANNEXURE XIV**

**LIST OF HARDWARE AND SOFTWARE COMPONENTS**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

The below software is proposed for implementation of scope mentioned in RFP. If Bank would like to procure the below licenses (Complete or partial) independently, we will support and co-operate with Bank for procurement of licenses in line with CVC guidelines.

S. No	Software / Tool or Component Required	OEM Name	Justification (Why Software is needed)	Licensing Metric for software (Customer based/ Processor Based/ any other)

The below Hardware items are proposed for implementation of scope mentioned in RFP. If Bank would like to procure the below items (Complete or partial) independently, we will support and co-operate with Bank for procurement of licenses in line with CVC guidelines.

S. No	Application/ Database/ Software/ Utility/ Tool as part of Scope of RFP	Location (DC/ DRC)	Instance (Prod/ Pre-Prod/ Dev/ UAT)	OS Deployment Category (Physical Server/ VM/ Container)	OS Type (like Windows, RHEL, Container etc)	No of OS Instance	Per Instance Hardware Requirement including OS utilization	Rationale behind the Hardware Sizing

X	X	X	X	X	X	X	No of physical Cores	Memory (In GB)	SAN Storage (In GB)	Object Storage (In GB)	Bidder has to mention the Bid document no, Page number and clause number
1											
2											
3											
4											
5											
6											
7											
8											
9											
Bidder has to add more rows as per the Hardware Requirement											

In case, the hardware to be provided by the Bank, the hardware will be on prem with enterprises based 64bit architecture. Database – Oracle DB Enterprise wide containerisation platform. Only Oracle License will be provided by the Bank, Installation, Configuration, Maintenance and Backup will be performed by the successful bidder.

The sizing of hardware / Software must be based on current average and peak volume of transactions, Oversizing of hardware and the same is under-utilized will lead to penalties.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XV**

**COVER LETTER**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope.

If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope and also to comply with the delivery schedule as mentioned in the Scope Document.

We agree to abide by this bid Offer for 120 days from date of bid (Commercial Bid) opening and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We certify that we have provided all the information requested by the bank in the format prescribed for. We also understand that the bank has the exclusive right to reject this offer in case the bank is of the opinion that the required information is not provided or is provided in a different format.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**Email ID:**  
**Mobile No:**  
**Telephone No.:**  
**Seal of Company:**

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

**ANNEXURE XVI**

**BIDDER'S PARTICULARS ON COMPANY LETTER HEAD**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

S. No	Particulars	Details
1	Name of the Bidder	
2	Address with E mail id, Mobile no. and Pin code	
3	GST Number	
4	Bank Details	
5	PAN Number	
6a	Name of Authorized Person	
6b	Mobile No:	
6c	Landline No:	
7a	Email ID	
7b	Alternative Email ID	
8	Details of EMD	BG/UTR/Reference No. date & Amount
9	Exemption Certificate details (if applicable). E.g.: MSME/Udyog Aadhar certificate etc.	Please upload copy of the same along with details

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XVII**

**GUIDELINES ON BANNING OF BUSINESS DEALING**

**1. GUIDELINES FOR INDIAN AGENTS OF FOREIGN SUPPLIERS**

- a. There shall be compulsory registration of agents for all Global (Open) Tender and Limited Tender. An agent who is not registered with CENTRAL BANK OF INDIA shall apply for registration in the prescribed Application –Form.
- b. Registered agents will file an authenticated Photostat copy duly attested by a Notary Public/Original certificate of the principal confirming the agency agreement and giving the status being enjoyed by the agent and the commission/remuneration/salary/ retainer ship being paid by the principal to the agent before the placement of order by CENTRAL BANK OF INDIA.
- c. Wherever the Indian representatives have communicated on behalf of their principals and the foreign parties have stated that they are not paying any commission to the Indian agents, and the Indian representative is working on the basis of salary or as retainer, a written declaration to this effect should be submitted by the party (i.e., Principal) before finalizing the order

**2. DISCLOSURE OF PARTICULARS OF AGENTS/ REPRESENTATIVES IN INDIA. IF ANY.**

- a. Tenderers of Foreign nationality shall furnish the following details in their offer:
  - i. The name and address of the agents/representatives in India, if any and the extent of authorization and authority given to commit the principals. In case the agent/representative be a foreign Bank, it shall be confirmed whether it is real substantial Bank and details of the same shall be furnished.
  - ii. The amount of commission/remuneration included in the quoted price(s) for such agents/representatives in India.
  - iii. Confirmation of the Tenderer that the commission/ remuneration if any, payable to his agents/representatives in India, may be paid by CENTRAL BANK OF INDIA in Indian Rupees only.
- b. Tenderers of Indian Nationality shall furnish the following details in their offers:
  - i. The name and address of the foreign principals indicating their nationality as well as their status, i.e., whether manufacturer or agents of manufacturer holding the Letter of Authority of the Principal specifically authorizing the agent to make an offer in India in response to tender either directly or through the agents/representatives.
  - ii. The amount of commission/remuneration included in the price (s) quoted by the Tenderer for himself.
  - iii. Confirmation of the foreign principals of the Tenderer that the commission/remuneration, if any, reserved for the Tenderer in the quoted price (s), may be paid by CENTRAL BANK OF INDIA in India in equivalent Indian Rupees on satisfactory completion of the Project or supplies of Stores and Spares in case of operation items.
  - iv. In either case, in the event of contract materializing, the terms of payment will provide for payment of the commission /remuneration, if any payable to the agents/representatives in India in Indian Rupees on

expiry of 90 days after the discharge of the obligations under the contract.

- v. Failure to furnish correct and detailed information as called for in paragraph-2.0 above will render the concerned tender liable to rejection or in the event of a contract materializing, the same liable to termination by CENTRAL BANK OF INDIA. Besides this there would be a penalty of banning business dealings with CENTRAL BANK OF INDIA or damage or payment of a named sum.

**ANNEXURE XVIII**

**PROPOSED TEAM PROFILE**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

S. No	Job Profile as per RFP	Name of Team Member	Qualification & Certification	Previous Organization where team member was associated	Duration of team member association	No. of years of experience

We hereby acknowledge that the information provided by us is true and to the Best of our Knowledge

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XIX**

**FORMAT FOR SUBMISSION OF CLIENT REFERENCES BY BIDDER**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

<b>Particulars</b>	<b>Details</b>
<b>Client Information</b>	
Client Name	
Client Address	
Name of the contact person and designation*	
Phone number of the contact person	
E-mail address of the contact person	
<b>Project Details</b>	
Name of the Project	
Description of the project	
Implementation Start Date	
Implementation End Date	
Support & Maintenance Start Date	
Support & Maintenance End Date	
Current Status (In Progress / Completed)	
<b>Size of Project</b>	
Details of EWS Solution	
Any other information on the Client Reference	

\* The contact person should be in the cadre of Asst. General Manager & Above or Equivalent.

The documentary proof of the client reference is enclosed.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**Mobile No:**  
**Telephone No.:**  
**Seal of Company:**

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



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE XX**

**QUERY FORMAT**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

Queries:

S. No	Page #	Point/ Section #	Query	Banks Response (Bidder should not fill in this column)

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XXI**

**ELIGIBILITY CRITERIA COMPLIANCE**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

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

The decision of Bank pertaining to Eligibility Criteria evaluation would be final and binding on all the bidders. Bank may accept or reject an offer without assigning any reason whatsoever.

S. No	Criteria	Proof of Documents to be submitted	Compliance (Yes/ No)
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 or a PSU/Government organization for the last 5 years as on bid submission date.	<ol style="list-style-type: none"> <li>1. Certificate of Incorporation issued by Registrar of Companies along with</li> <li>2. Copies of Memorandum of Association</li> <li>3. Copies of Articles of Association</li> <li>4. Shareholding pattern</li> <li>5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.</li> <li>6. Certificate of registration issued by competent authority from Government of India if applicable</li> </ol>	

S. No	Criteria	Proof of Documents to be submitted	Compliance (Yes/ No)
2	<p>The bidder must have successfully implemented, similar software solutions like Early Warning System/ Intelligent Transactional Monitoring system/ EFRM/ AML/ Any other similar solution during last 7 years, as on bid submission date, in at least one Public sector bank with more than 2500 Branches and with Loan Portfolio of at least INR 2 Lakh Crore. The solution should be currently running, if implemented.</p> <p>The experienced will be preferred over others.</p>	<p>Satisfactory Performance Certificate from the Clients as per Annexure XIX. OR Purchase Order along with Email from the client containing all the required information. Kindly note that that Client's Email should be from their official Email IDs only, containing their name, designation &amp; Mobile no. OR Copy of Work Order along with Installation Certificate signed &amp; stamped by the Client OR Copy of Work Order along with any other proof of execution. (Kindly note that any of the above documents submitted must be sufficient enough to certify OEM's/bidder's experience, must be authentic and must also contain all the material information as required in Annexure-XIX)</p>	
3	<p>The bidder should be an OEM (Original Equipment Manufacturer) and/or OSD (Original Solution Developer) or their authorized representative in India. In case OEM/ OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.</p>	<p>Undertaking mentioning a clause that OEM/ OSD will provide support services during warranty period if the bidder authorized by them fails to perform.  In case of an authorized representative, a letter of authorization from original manufacturer must be furnished in original duly signed &amp; stamped (As per Annexure VI).</p>	
4	<p>1. The bidder should have an average annual turnover of Rs. 25 Crores during the previous three financial years i.e. 2022-23, 2023-24, and 2024-25.  This must be the individual company turnover and not of any group of companies.  2. 100% Exemption for MSE Bidders</p>	<p>Copy of the audited balance sheet &amp; certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the last three financial years i.e. 2022-23, 2023-24, and 2024-25 should be submitted.</p>	

S. No	Criteria	Proof of Documents to be submitted	Compliance (Yes/ No)
5	Bidder should have maintained Operating Profit during any two financial years out of the previous three financial years i.e. 2022-23, 2023-24, and 2024-25.	Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing Operating Profit, Net Worth and turnover of the company for the last three financial years i.e. 2022-23, 2023-24, and 2024-25 should be submitted.	
6	Bidder should be ISO 9001:2015, ISO 27001:2013 and ISO 14001:2015 certified company as on date of bid submission.	Necessary valid ISO certificates should be submitted	
7	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India during the currency of the RFP process (till completion of RFP process).	Annexure XXVII should be submitted	
8	The Bidder should not appear in any "Caution" list of RBI / IBA or any other regulatory body for outsourcing activity as on the date of bid submission	Self-declaration to this effect on the company's letterhead should be submitted	
9	Bidder under notice/termination period from OEM/ OSD as on bid submission date should not bid in this tender.	Self-declaration to this effect on the company's letterhead should be submitted	
10	The service provider should ensure that there are no legal proceedings/ Inquiries/ investigations have been commenced/ pending/ threatened against service provider by any statutory or regulatory or investigative agencies for which performance under the contract will get adversely affected/ may get affected.	Self-declaration to this effect on the company's letterhead should be submitted	

S. No	Criteria	Proof of Documents to be submitted	Compliance (Yes/ No)
11	The bidder should not have:  NPA with any Bank /financial institutions in India  Any case pending or otherwise, with any organization across the globe which affects the credibility of the bidder in the opinion of Central Bank of India to service the needs of the Bank	Self-declaration to this effect on the company's letterhead should be submitted along with specific condition that Bank reserves the right to check CIC of the Bidder.	
12	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. or The Bidder is from such a country and has been registered with the Competent Authority i.e., the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum/ Order and we submit the proof of registration herewith.	Certified copy of the registration certificate as per Annexure XIII	
13	Labour Law Compliance	Self-declaration to this effect on the company's letterhead should be submitted	
14	The Bidder to confirm that all the technical and functional specifications and Scope of work of the RFP are covered in totality in the proposal submitted by the bidder	Self-declaration to this effect on the company's letterhead should be submitted	

The bidder must submit only such document as evidence of any fact as required herein. The Bank, if required, may call for additional documents during the evaluation process and the bidder will be bound to provide the same.

Bank reserves the right to verify references provided by the Bidder independently. Any decision of Bank in this regard shall be final, conclusive and binding up on the bidder. Bank may accept or reject an offer without assigning any reason whatsoever.

Bidders need to ensure compliance to all the eligibility criteria points.

In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, Credentials, etc. may be considered.

In case of business transfer where Bidder has acquired a Business from an entity ("Seller"), work experience credentials of the Seller in relation to the acquired business may be considered.

If an agent submits a bid on behalf of the Bidder/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.

Scheduled Commercial Bank does not include Payments Bank, Cooperative Banks or RRBs.

While submitting the bid, the Bidder is required to comply with inter alia the following CVC guidelines detailed in Circular No. 03/01/12 (No.12-02-6 CTE/SPI (I) 2 / 161730 dated 13.01.2012): 'Commission has decided that in all cases of procurement, the following guidelines may be followed:

In RFP, either the Indian agent on behalf of the Bidder/OEM or Bidder/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same RFP. The reference of 'item/product' in the CVC guidelines refer to 'the final solution that bidders will deliver to the customer.

If an agent submits bid on behalf of the Bidder /OEM, the same agent shall not submit a bid on behalf of another Bidder /OEM in the same RFP for the same item/product.'

### **Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE XXII**

**UNDERTAKING FOR 5 YEAR ROADMAP**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We, \_\_\_\_\_ hereby confirm that as a bidder and the product provider, would supply, install, customize, integrate, implement, roll out, configure, maintain and support new EWS solution. We also commit to support the proposed EWS Solution for a minimum period of 5 years and further period of another 2 years if extended.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XXIII**

**COMPLIANCE TO SECURITY CONTROL**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We, \_\_\_\_\_ hereby confirm that the following security controls would be mandatorily put in place for deployment of any component of proposed EWS Solution.

S. No	Control	Brief Description of Control Requirement
<b>1. Physical and Logical Security</b>		
1.1	Background checks	Ensure background check is performed for employee/third party having direct access to systems.
1.2	Data centre Environmental controls	Ensure adequate disaster protection including both natural (fire, floods etc.) and man-made (short circuit, gas leak etc.), environmental system monitoring controls are present.
1.3	Utility controls	Ensure adequate controls for supporting utilities, cabling security, equipment maintenance, movement of assets is defined.
1.4	Data layer encryption/tokenization	Ensure procedures are established, and supporting business processes and technical measures implemented, for the use of encryption/tokenization protocols for protection of sensitive data in storage (e.g., file servers, databases, and end-user workstations etc.), data in use (memory), and data in transmission (e.g., system interfaces, over public networks, and electronic messaging) as per applicable legal, statutory, and regulatory compliance obligations
1.5	Security check for an employee	Ensure that employees do not carry devices that can lead to any breach in security including but not limited to hardware devices, image capturing devices, Hazardous material etc. to avoid sensitive data breach.

<b>2. Identity and Access Management</b>		
2.1	Multifactor authentication (MFA) for all users	MFA (one time password, bio metric authentication etc.) should be enabled for all accounts that have a console password.
2.2	User accounts Management	All credentials that have been unused in 90 or greater days should be removed or deactivated. The credentials for employees going on approved leaves should be temporarily suspended for the leave period. It is recommended that credentials for all employees who are no longer on the project team/leave the organisation be permanently suspended immediately.
2.3	Root Account restriction	The "root" account has unrestricted access to all resources in the account. It is highly recommended that the use of this account be avoided. In case required, alias account to be used. Minimizing the use of this account and adopting the principle of least privilege for access management will reduce the risk of accidental changes and unintended disclosure of highly privileged credentials. Bidder to provide complete description on implementation including industry best practice and policies currently being followed to ensure all security risks arising from use of root accounts are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard
2.4	Access keys should be rotated every 90 days or less	Access keys should be rotated to ensure that data cannot be accessed with an old key which might have been lost, cracked, or stolen. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure all access keys are rotated at a pre- defined internal as required by the Bank. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
2.5	Password Policy/Configuration	Bidder to provide detailed process of verification to an individual who claims it to be including industry best practise and policies currently being followed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. Best practices for Authentication which includes but is not limited to <ul style="list-style-type: none"> <li>a. User Id to be unique</li> <li>b. User Id must be case sensitive</li> <li>c. User Id and password to be distinct</li> <li>d. Password Length must not be shorter than 10 characters</li> <li>e. Max pass length must not be too low (Max length = 128 char)</li> <li>f. Password must be complex (Combination of alpha numeric and a special char)</li> </ul> Or

		g. As per Bank's Policy
2.6	Maintain Current Contact details	The contact details of all employees/users with access to the System should be maintained along with a clear hierarchy. Contact details of all new users who are added to the project to be updated within a week of joining project. Periodic updating of all contact details to be carried out every quarter or as and when required by the Bank.
2.7	Security question	It is recommended that security questions be established.
2.8	Policies Configuration and adherence to Bank's policy	Assign Policies to either Groups or Roles to reduce the complexity of access management as the number of users grow. Policies should be the means by which privileges are granted to users, groups, or roles. It is recommended that policies are applied directly to groups and roles but not users. Administrators should create role to allow authorized users to manage incidents. Policies should not allow full administrative privileges and that the policies follow the principle of least privilege. Ensure that policies minimise no. of users with full administrative privileges.
2.9	Password Policy/ Configuration	Ensure that users are notified on their primary and secondary emails on password resets. Ensure that all administrators are notified if any other administrator resets their password.
2.10	Guest users management	Do not add guest users if not needed. It is recommended to have adequate business justification and an approval workflow for guest user creation/addition. The guest user must be a separate role with view-only access
<b>3. LOGGING AND MONITORING</b>		
3.1	Log metric filter and alarm for API calls	Real-time monitoring of API calls should be done and establishing corresponding metric filters and alarms. It is recommended that a metric filter and alarm be established for unauthorized API calls.
3.2	Log metric filter and alarm for disabling or scheduled deletion of customer created Customer Master Key (CMK)	It should be ensured that a metric filter and alarm be established for customer created CMKs which have changed state to disabled or scheduled deletion.
3.3	Log metric filter and alarm for security group changes.	Security Groups are a stateful packet filter that controls ingress and egress traffic within a VPC. Ensure that a metric filter and alarm be established changes to Security Groups.

3.4	Log metric filter and alarm for changes to network gateways.	Network gateways are required to send/receive traffic to a destination outside of a VPC. Ensure that a metric filter and alarm be established for changes to network gateways
3.5	Access monitoring across layers	Ensure adequate monitoring is done across all layers for privileged accounts
3.6	Threat monitoring	Ensure that monitoring is done at various levels including application level using tools such as IDS, IPS, DAM, SOC, SIEM & firewalls, WAF etc. The real-time report and alerts should also be shared with Bank.
3.7	Virtual environmental security	Bank's Security information and event management (SIEM) solution should be integrated with proposed solution correlate server and network logs across virtual infrastructures.
3.8	Audit Logging & Protection of logs	The audit logs containing confidential data must be protected. All audit logs consisting of user activities, exceptions and security events must be retained for forensic investigation and access control monitoring.
<b>4. Application and Process Security</b>		
4.1	Application Security: API	Application programming interfaces (APIs) shall be designed, developed, deployed, and tested in accordance with leading industry standards (e.g., OWASP for web applications) and adhere to applicable legal, statutory, and regulatory compliance obligations.
4.2	Application Security: Access Control	Improper access control, such as improper direct object references, failure to restrict URL access, & directory traversal must be stopped by properly authenticating users & sanitizing input. Also, internal object references must not be exposed to users. Such controls to be incorporated for vulnerabilities such insecure ids, path traversal etc.
4.3	Application Security: Cross Site Scripting (XSS) Flaws	Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure application cross- site scripting flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
4.4	Application Security: Denial of Service	Bidder to provide complete description on implementation including industry best practises and policies that are being followed. Ensure that anti-DDoS tool should be implemented. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
4.5	Application Security: Injection Flaws	Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure injection flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.

4.6	Application Security: Authentication and Authorization for Web services	Allows messages to include credentials to aid receivers in determining whether or not the message sender is authorized to perform the requested action. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure authentication and authorisation for web services. Description should include implementation of tokens such as SAML assertion, ISO Rights Expression Language, IETF Kerberos Token, username/password etc. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
4.7	Application Security: Access Across interfaces	Policies and procedures shall be established and maintained in support of data security to include (confidentiality, integrity and availability) across multiple system interfaces, jurisdictions and business functions to prevent improper disclosure, alteration, or destruction.
4.8	Application Security: Authentication	Authentication parameters should include following: Password Strength, communication, password change, Failed login, Session timeout, Dormancy and blocking on multiple failed attempts to authenticate
4.9	Application Security: Role matrix	Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security administration and security audit. The security matrix must be automatically generated by the application and available for review at least once in every quarter or as and when required.
4.10	Application Security: Session time out	Ensure that the Inactive sessions must shut down after a defined period of inactivity. This must be a parameter setting.
4.11	Application Security: Validation of session identifiers	Ensure that the Session identifiers must be validated at the time of every request by the server to verify that the requesting user is an authenticated user.
4.12	Application Security: Role based Security Matrix	Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security administration, security audit. The security matrix must be automatically generated by the application and available

		for review at least once in every quarter or as and when required.
4.13	Process security	Ensure that files are scanned for data format, size, unwanted malicious code etc., before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned. Ensure change management process is defined for processes like patching of systems, application patches, system upgrades etc. It is pertinent that documentation of all such changes is maintained in detail along with impact analysis for the entire contract period.
4.14	Support for Multi-tenancy and related security features	Privacy of data across tenants or entities needs to be ensured through appropriate access control mechanisms.
4.15	Application Security: Scanning of files before uploading	Ensure Files are scanned for data format, size, unwanted malicious code, which may lead to cross site scripting attack, where possible, before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned.

#### **5. Cyber Security, Governance and Compliance**

5.1	Migration of data	Ensure that data imported on Bidder application is done in a consistent manner to maintain integrity of the data. The error logs pertaining to the pre-migration, migration and post migration period shall be available Data migration reports to be prepared and shared with the Bank as and when data migration is performed by the Bidder.
5.2	Migration to new system	In case of migration to new system at Bidder end, ensure that complete transaction data and audit trails from the old system to the new system shall be migrated Data migration reports to new system to be prepared and shared with the Bank as and when data migration is performed by the Bidder.
5.3	Data privacy	There shall be proper access control to view and download the data by authorized users. The Bidder must come up with an actual, specific, independent security standard that is updated and audited quarterly or at a frequency as defined by the Bank. In addition, for sensitive data like Personally Identifiable Information (PII), Aadhaar etc., the specific Security, regulatory, statutory, and legal requirements shall be applicable. Regular audits at a pre-defined frequency should be conducted by the Bidder with the Bank having access to the audit results.
5.4	Data leakage	There shall be adequate data leakage prevention tools deployed on entirety of the data as and when shared by the Bank or its customers. For e.g., In case of Platform as a

		Service or Infrastructure as a Service, Bank may load test data on the solution provided If this represents a subset of the live data, it needs to be protected e.g. sensitive elements like customer ID, name, address, phone number, account number, need to be tokenized/hashed so that the risk of data leakage is minimized. The bidder and the Bank need to agree on the sensitive elements that need to be tokenized/hashed. Bidder to provide complete description on implementation of data leakage tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.5	Data Segregation And Isolation	Ensure that sufficient controls are in place to maintain confidentiality and integrity of data. Bidder to provide complete description on implementation of data segregation and isolation tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.6	Data Sovereignty	Ensure that all regulatory compliances are taken into consideration for data sovereignty related to all bank and customer data. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.
5.7	Vulnerability Management	Maintain a vulnerability management program and ensure that network and applications are scanned on a pre-defined frequency as decided by the Bank. Bidder to have a vulnerability remediation process in place with provisions for carrying external vulnerability assessment. Vulnerability management reports to be prepared and shared with the Bank as and when at a pre-defined frequency.
5.8	Data Disposal	Data disposal processes to delete data from a system that is no longer needed and required by law or policy to be retained (on defined frequency in a secure manner). Bidder to provide complete description on implementation of data disposal processes including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. Further, Bidder to provide certificate signalling successful disposal of data as and when data disposal processes are conducted.

5.9	Access to data	Bank to have access to all customer and bank data for Purposes of Discovery, Emergency Security Issues, Disclaimer of Warranty, Indemnification, Guarantees and metric, Service Usage, Service Activation, Governing Law and Jurisdiction and right to Audit, or any other purposes if so required by the Bank.
5.10	Adherence to regulatory compliance	The Bidder to ensure compliance to RBI's IT Outsourcing Policy, IT Act, ISO 27001, ISO 22301, ISO 27701, PCI-DSS, SOC 2 Type II, CSA Star Level 2 Adherence to at least Level 3 of process capability levels under the COBIT 5 Process Assessment Model based on ISO 15504-2, and to all applicable RBI guidelines and circulars for managing service agreements, risk, security, privacy, data manage and storage continuity and compliance (as agreed). Bidder to ensure compliance to all applicable ISO, RBI and other statutory, regulatory and legal guidelines as and when in forced by the respective authorities.
5.11	Testing of plan	Business continuity, security incident Response, software/ application/ system upgradation, data migration on end of contract plans shall be subject to testing at planned intervals, upon significant organizational or environmental changes or as and when required by the Bank. Incident response plans shall involve but not be limited to impacted customers (tenant) and other business relationships that represent critical intra-scope chain business process dependencies. Reports on plans for business continuity and incident response to be prepared and shared with the Bank as and when at a pre-defined frequency.
5.12	Policy & process for BCP & DR drill	Policies and procedures shall be established, and supporting business processes and technical measures implemented, for equipment maintenance ensuring continuity and availability of operations and support personnel. Periodic review of all policies and procedures and conducting of BCP and DR drill to be conducted quarterly or at a frequency as defined by the Bank.
<b>6. Other Requirements</b>		
6.1	Regulatory, Statutory and legal requirement	Bidder to comply with all applicable Regulatory, Statutory and legal requirements which are in effect currently, or future requirements as and when enforced by the respective authorities. Further, Bidder to comply with all bank policies pertaining to ISMS, Data security, data privacy, data storage etc. which are in effect currently, or future requirements as and when enforced by the Bank.
6.2	Audit requirements	Bidder to comply with both internal and external audits as conducted by the Bank or bank appointed agency of all

		policies, procedures, plans etc. quarterly or at a frequency as defined by the Bank.
6.3	Migration of data on termination of contract	Bidder to provide detailed plan for migration of all bank and customer data which will include but not be limited to data structures, data dictionary and meta data on termination of contract. Further, Bidder to conduct periodic review of the plans on planned intervals, upon significant organizational or environmental changes or as and when required by the Bank. On discontinuation of contract, all bank and customer data should be provided back to Bank. In such case, Bidder should also provide all required support to handhold the solution and data to new ISV.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XXIV**

**UNDERTAKING FOR INFORMATION SECURITY**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory on Information security as per regulatory requirement)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done).

Also, undertake that the proposed solution / software to be supplied will be complying to Bank's Information Security Policy (of the version of the application being delivered as well as any subsequent versions/modifications done). And new Information Security requirement will be compiled within the timeline set by Bank / Regulatory agencies.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**ANNEXURE XXV**

**UNDERTAKING FOR DATA PRIVACY**

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory on Data Privacy requirement)

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

We hereby undertake to comply with the regulations of Digital Personal Data Protection Bill (DPDPB 2023) and any future amendment/addition to the Bill in future as part of the engagement during entire period of contract.

Further, we ensure that the Data privacy, security and confidentiality of the Bank shall not be compromised.

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XXVI**

**UNDERTAKING FOR LOCAL CONTENT**

(This letter should be on the letterhead of the Bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

**CERTIFICATION FOR LOCAL CONTENT**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

Bidder Name:

This is to certify that the RFP FOR SUPPLY, INSTALLATION, IMPLEMENTAION AND MAINTENANCE OF EARLY WARNING SIGNALS (EWS) for Implementation of EWS Solution is having the local content of \_\_\_\_\_% as defined in the above-mentioned RFP and amendment thereto.

This certificate is submitted in reference to the Public Procurement (Preference to Make in India), Order 2017 – Revision vide Order No. P-45021/2/2017-PP (BE-II) dated 04th June 2020.

Signature of Statutory Auditor/Cost Auditor Registration Number:

Seal:

Countersigned by the bidder:

Bidder – (Authorized Signatory)

Date:

Place:

**ANNEXURE XXVII**

**UNDERTAKING FOR NON-BLACKLISTING/ NON-DEBARMENT OF THE  
BIDDER**

**(To be stamped as a declaration & duly attested by a notary)**

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

1. I/ We, Proprietor/Partner(s)/Director(s) of M/s \_\_\_\_\_ hereby confirm that I/ We have read and understood the eligibility criteria and fulfil the same.
2. I/ We further confirm that all the information furnished by me/us, as per the requirement of the Bank, have been included in our bid.
3. I/ We further hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank. We understand that any deviation may result in disqualification of our bid.
4. I/ We further hereby undertake and agree to bring to the notice of the Bank in case of blacklisting / debarment if any during the RFP process.
5. \*I/ We further hereby declare that I/We have not been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory Authority or any other Statutory Authority as on date of the publication of this Tender/Procurement.

**OR**

I/ We further hereby declare that the Proprietorship Concern/Partnership Firm/ Company/ \_\_\_\_\_ (if any other entity) namely M/s \_\_\_\_\_ was blacklisted/ debarred by \_\_\_\_\_ (Name of the Authority who blacklisted/debarred) from taking part in their Tender/ Procurement for a period of \_\_\_\_\_ years w.e.f. \_\_\_\_\_ to \_\_\_\_\_. The period is subsisting/ over on \_\_\_\_\_ and now I/ We is/ are entitled to take part in Tender/Procurement.

6. I/ We declare that no proceedings/inquiries/investigations have commenced/pending against me/us by any Statutory Authority/Regulatory Agency/Investigating Agency which may result in liquidation of company/ firm/proprietorship concern and/or may act as deterrent on the continuity of business and/or may hamper in providing the said services, as envisaged in this document.

7. I/We further hereby declare that no legal action is pending against me/us for any cause in any legal jurisdiction.
8. I/We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within the stipulated time.

**\*STRIKE OUT WHICH IS INAPPLICABLE**

**(Deviation to the above if any, the Bidder must provide details of such action(s))**

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

ANNEXURE XXVIII

COMMERCIAL BID

To,  
General Manager,  
Central Bank of India,  
Credit Monitoring and Policy Department,  
15th Floor, Chandermukhi,  
Nariman Point, Mumbai – 400021

Dear Sir,

Sub: Tender No. - Request for Proposal (RFP) for Selection of Bidder for Supply, Installation, Implementation and Maintenance of Early Warning Signals (EWS)

# All the costs are to be mentioned in Indian Rupees.

S. No	Item Description	Product /Service Details	No. of Units	Unit Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
1	Enterprise Licence Cost for EWS (Both at DC and DR)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
2	Total Software Cost (System Software etc. for both DC and DR)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
3	Operating System Cost (Other than Windows Server OS or RHEL)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
4	Enterprise Supported Open Software - Database Cost (Other than Oracle Database)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
5	Licence Cost for Database									
6	End to End Implementation Cost (Both at DC and DR)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
7	AMC/ ATS Cost			xxx	xxx	xxx	xxx	xxx	xxx	xxx

S. No	Item Description	Product /Service Details	No. of Units	Unit Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
8	Facility Management Cost			-	-	-	-	-	-	-
8a	Cost of one (1) L1 Resource - Payment will be made as per actual L1 Resources used by the Bank									
8b	Cost of one (1) L2 Resource - Payment will be made as per actual L2 Resources used by the Bank			xxx	xxx	xxx	xxx	xxx	xxx	xxx
8c	Cost of one (1) L3 Resource - Payment will be made as per actual L3 Resources used by the Bank			xxx	xxx	xxx	xxx	xxx	xxx	xxx
9	Data Aggregator Charges (10,000 accounts, wherein payment will be done per account basis as per actual usage)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
10	Any Other Cost (Specify Details)			xxx	xxx	xxx	xxx	xxx	xxx	xxx
11	Addition/ Change Request (Alert Wise)  Cost for 300 Man days per year for the TCO purpose, payment will be made as per FPA method for actual expenses for Change Request. Amount to be quoted is (300 * man day rate per year).			xxx	xxx	xxx	xxx	xxx	xxx	xxx

S. No	Item Description	Product /Service Details	No. of Units	Unit Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
	<b>TOTAL</b>			XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NOTE:**

1. The rates quoted in commercial bid should be inclusive of all taxes including GST. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.
2. Any column left blank by the bidder will result in disqualification of the bid.
3. The price arrived / discovered through RFP will be valid for the contract period of 5 years.
4. All licenses including third party licences related to this System should be in the name of Bank. However, Bank is providing database licenses of Oracle 19C and above, Windows Server 2016 & above or RHEL if required, but bidder should arrange support for Oracle Database and OS.
5. Bidder should apply the patches as well as security updates and implement Bank's Base line security as per Bank's IT security policy.
6. All the related Software such as operating system, Java, Apache Tomcat, Search engine etc., if any, must be included in above commercials. Bank will not allow any fresh purchase. If anything missed and required for all above Solutions. It will be the responsibility of Bidder to provide the same.
7. Bidders are required to provide item wise full description of Hardware / networking equipment required along with make/ mode & size with full configuration for each item of hardware/ networking equipment.
8. In case of any discrepancy in TCO amount, the figure in words will be treated as final.
9. The ATS charges per annum should be minimum 15% of the License cost of software components.
10. Facility Management Cost (Unit Price of dedicated support) is for entire project period of five (5) years. Bank has the option to avail onsite support on same rate if needed extra onsite resources in due course of time during the contract period of five (5) years. Bank has also option to reduce the number of onsite resources if needed during contract period of five (5) years.
11. Quantity mentioned here is only indicative for deriving TCO. Actual quantity may increase or decrease as per requirement.
12. All the changes sought by Regulator and statutory authorities received from time to time during contract period and subsequent renewals, if any, must be carried out at no extra cost to the Bank.
13. Any unused man days in a year under the head "User Defined Customization (Change Requests)" shall be carried forward to the subsequent year within the same rate.
14. Selected bidder should integrate all the components Web, App, DB, etc. with the bank provided Application Performance Monitoring (APM) tool at no extra cost.



**REQUEST FOR PROPOSAL FOR EARLY  
WARNING SIGNALS (EWS)  
GeM Bid No. GEM/2026/B/7641471 dated 09.06.2026**

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**Date:**

**Place:**

**ANNEXURE XXIX**

**TECHNICAL EVALUATION FORMATS OF BIDDER**

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
	<b>General</b>				
1	<p>Years of experience in implementation of Early Warning Signal (EWS) Solution in any Scheduled Commercial Banks (excluding RRBs/Co-operative Banks/Payment Banks)</p> <p>Supporting Documents: a. Copy of Purchase Order along with Installation Certificate signed &amp; stamped by the Client OR b. Performance Certificate from the Clients as per Annexure XIX.</p> <p>It should be signed (along with Bank seal) not below the Rank of AGM (Scale- V) or equivalent. Final Acceptance will be at the discretion of the Bank. Bank reserves the right to ask additional supporting documents if need arises.</p>	2 Marks for each completed year of implementation.	20	20	
2	<p>Number of successful implementations Experience of Early Warning System since last 5 years as on bid submission date. References from Scheduled Commercial Banks (excluding RRBs/Co-operative Banks)</p> <p>Supporting Documents: a. Annexure XIX filled in letter head of Scheduled Commercial Banks, mentioning the details of EWS solution that has been implemented &amp; running. It should be signed (along with Bank seal) not below the Rank of AGM (Scale- V) or equivalent.</p>	5 Banks Implemented	20	20	
		4 Banks Implemented	16		
		3 Banks Implemented	12		
		2 Banks Implemented	8		
		1 Banks Implemented	4		

	Final Acceptance will be at the discretion of the Bank. Bank reserves the right to ask additional supporting documents if need arises.	Under Implementation or No implementation experience	0		
<b>EWS Generation Capability</b>					
3	RBI Stipulated Alerts  Acceptance of level will be at the sole discretion of the Bank.				Details of alerts need to be provided to the Bank
	Readily available	0.50 Mark for each Alert	21.50	21.50	
	Needs customization/ Needs to be developed to make it available	0.25 Mark for each Alert			
4	EASE Stipulated Alerts  Acceptance of level will be at the sole discretion of the Bank.				Details of alerts need to be provided to the Bank
	Readily available	0.50 Mark for each Alert	41.50	41.50	
	Needs customization/ Needs to be developed to make it available	0.25 Mark for each Alert			
5	Bank Induced Alerts  Acceptance of level will be at the sole discretion of the Bank.				Details of alerts need to be provided to the Bank
	Readily available	0.50 Mark for each Alert	7	7	
	Needs customization/ Needs to be developed to make it available	0.25 Mark for each Alert			
6	Provision of any Other Alert as required by Bank.  Acceptance will be at the sole discretion of the Bank.	0.50 Mark for each Alert	10	10	Details of alerts need to be provided to the Bank

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
	<b>Functional Requirements</b>				
7	<p>Solution shall have the following capabilities, that aligns with the Bank's extant delivery processes and adopts to any changes therein from time to time.</p> <p>Risk Assessment of Borrower, Financial Statement Analysis, Loan Portfolio Monitoring, Behavioural Indicators, Regulatory Compliance, Technology and Data Analytics, Stress Testing and Scenario Analysis, Risk Mitigation Strategies, Expertise and Specialization, Flexible Integrating capabilities, Faster maintenance, Regulatory Compliance, Advanced Technology, Data Governance &amp; Management, Configurable Fraud Monitoring Tools, Several Presentation layers, Focus on Core Competencies, Better Scalability, Support, Training and Education</p>	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
8	<p>Solution shall have the capability of evaluating non-financial text-based data, keyword-based filtrations, and text analytics/ sentiment-based filtrations</p>	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
9	<p>Bidder has their own data aggregator and has the capacity to extract all the details under the following heads.</p> <p>Group Details, Interconnected Companies, Related Parties, Market Information, News and Media Coverage, Disclosures, Indian Tax Disclosures, Balance Sheet Data, Physical Asset Data, Physical Unit Legal Information, Court Cases and Legal Proceedings, Penalties by Regulatory Authorities, Credit History / Assessment, Ratings (Credit and Other Assessments), Credit Ratings, Pledge of Shares</p>	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
10	System shall have the capability to generate manual alerts as per the requirement of the Bank and the manual alerts can be made available in the library for the appropriate authority to choose from so that the same gets triggered as per the requirement of the Bank.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
11	System shall have the provision for configuration of Alerts based on Business requirements as defined by Bank based on the following conditions like Financial Parameters, Non-Financial Parameters, Transactional Parameters, Risk Parameters etc but not limiting to any other condition as stipulated by the Bank at a later point of time	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
<b>Marking/ Unmarking of RFA</b>					
12	System shall have the capability to flag an account eligible to be marked as RFA based on the EWS Alert generated	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
13	System shall allow authorized users to tag an account as an RFA for tracking purposes	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
14	System shall support automated case routing and assignment of alerts to designated investigator teams based on configurable case allocation rules as provided by the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
15	System shall offer investigator workspace with provision to record remarks, upload supporting documents, initiate approval workflows, and recommend remedial actions. This workspace shall be augmented with contextual analytics and case insights to support evidence-based investigation and decision-making	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
16	System shall provide a FMG Committee/ any other structured RFA Committee workspace enabling members to review investigator inputs, add comments, upload attachments, record committee decisions, and validate or confirm recommended remedial actions. This workspace shall similarly be supported by analytics summarizing case history, patterns, and risk indicators	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
17	System shall enable comprehensive tracking of case pendencies, including ageing, workflow stage, pending actions, ensuring complete visibility and timely resolution of RFA-related alerts	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
18	System shall provide separate access to Users and Committee members	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
	<b>AI/ ML Capabilities</b>				
19	System shall support a supervised EWS risk scoring model that combines financial delinquencies, EWS alerts, bureau scores, financial statements, GST data, market data, or rating agency inputs to generate borrower-level early warning risk scores	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
20	System shall support usage of graph analytics and entity-resolution algorithms to construct relationship networks across corporates, directors, shareholders and related parties, and apply ML-based link-analysis to identify hidden related-party structures and risky interconnected borrower groups for targeted EWS monitoring	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
21	System shall use Continuous model performance and back-testing framework to periodically recalibrate EWS scores, benchmarking risk score distributions across segments and adjusting model parameters and rule weightages based on realized default outcomes	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
22	System shall have the ability to create a real-time document and event ingestion classifier that extracts and classifies external signals (news mentions, litigation filings, director changes, financial statement anomalies) to enrich alerts—e.g., named-entity recognition for linked parties and sentiment analysis for negative news	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
23	System shall have the ability to perform anomaly detection on real-time/ near real-time CBS transactions to detect unusual account conduct, round-tripping, siphoning and suspicious patterns	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
24	System shall support a customer segmentation model that clusters borrowers by behavior, cashflow volatility, industry sensitivity, and product mix so that monitoring rules, thresholds, and intervention strategies can be tailored per segment	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
25	System shall provide machine learning based behavior profiling and anomaly detection engine that continuously monitors customer/ account behavior and they can be matched with peers and industry averages	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
26	System shall have the provision for the extraction/ mining of unstructured data from the bank internal documents such as stock statement, Board note, stock audit report, statutory audit report annual report etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
27	System shall support both supervised and unsupervised machine learning approaches such as Random Forest, Logistic Regression, clustering and anomaly detection techniques etc. for modelling different portfolios	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
28	The proposed Solution shall enable detailed, ML-assisted analysis of transaction histories to uncover behavioural trends, detect anomalies, identify potential early-warning indicators, and support proactive risk management through predictive modelling and intelligent alerting	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
<b>Market Intelligence Unit</b>					
29	System shall facilitate advanced monitoring of high-value exposures by generating analytical insights using aggregated internal and external data sources, leveraging AI/ML models for anomaly detection, early-warning signals, and behavioral pattern identification	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
30	System shall enable the creation, maintenance, and secure management of a centralized database of high-risk borrowers, incorporating automated risk scoring, continuous ML-driven risk re-evaluation, and ongoing exposure monitoring	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
31	System shall provide configurable, workflow driven case management capabilities that support differentiated actions by specialized teams, incorporating role-based access controls, multi-level approval mechanisms, and audit-trail logging to ensure complete security and access segregation	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
32	System shall support the automated generation of network diagrams using graph-analytics and entity-resolution algorithms to identify and visualize linkages across corporates, directors, shareholders, and related parties, enabling detection of hidden relationships and complex ownership structures	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
33	System shall be capable of assessing the interconnectedness of entities by analyzing related-party transactions through ML-based clustering, pattern analysis, and anomaly-scoring techniques to uncover potential risks or suspicious linkages	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
34	System shall enable detailed, ML-assisted analysis of transaction histories to uncover behavioral trends, detect anomalies, identify potential early-warning indicators, and support proactive risk management through predictive modelling and intelligent alerting	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
35	System shall be capable of generating market intelligence / due diligence reports based on banks internal or external sources about the profile of customer –both positive/negative or as specified by the Bank at the time of onboarding the new customer in bank, based on inputs given about entity, individuals entity/individuals, UID, CIN, DIN, Aadhar, passports, Driving License, Voter ID card.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
	<b>Dashboard/ MIS</b>				
36	System shall provide a robust reporting structure that can generate reports as per the bank requirements. The system shall have out of the box reports as well as any custom reports the bank may require	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
37	System shall provide a 360-degree dashboard of the customer, providing details including exposure, accounts, delinquencies, alerts generated, etc.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
38	System shall have flat file export functionality to export reports and dashboards in various formats such as .CSV, .xlsx, .pdf	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
39	System shall provide Account level and Customer level Dashboards at Departmental and Executive levels	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
40	System shall include reports on alerts generated, reports on alert actions (closure, pendency, ageing etc.), reports on high-risk customers, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
41	System shall provide wide range of dashboard widgets to create different types of dashboards including pie chart, bar chart, bubble chart, heat maps, angular chart etc.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
42	Reporting module shall support sorting, filtering and date range selection options	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
43	Dashboards on alert summary, risk classification of borrowers, portfolios exhibiting high alert/risk tendencies, etc., can be neatly presented for senior management reviews.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
44	System shall support Committee Reports to enable decision making on aspects such as RFA marking by suitable committees	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
45	System shall allow user-level and role-based access control to ensure that sensitive reports and dashboards are restricted based on authorization and approval workflows	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
46	System shall allow exporting dashboards as image formats (PNG/JPEG) for use in presentations and Board or Management Committee reporting packs	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
47	System shall provide interactive visualization features, such as drill-down by branch/ region/ zone/ product/ industry segment/ history of alerts generated for a customer, hover insights, trend lines, and comparative graphs	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
48	System shall support real-time data refresh for dashboards with configurable refresh intervals to ensure up-to-date reporting without impacting system performance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
49	System shall ensure high performance reporting through optimized query execution, caching, and scalable architecture to support large datasets without degradation in response time	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
50	System shall support configurable filters such as date range, customer, portfolio, geography, product, segment, branch, and risk category to enable dynamic reporting and comparative analysis	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
51	System shall support interactive visualization formats, such as tables, charts, heatmaps, scorecards, trend lines, tree maps, and risk pyramids for graphical interpretation	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
52	System shall provide a Customer 360° Risk Dashboard displaying customer exposure details, credit facilities, EWS alerts generated, account behavior trends, delinquency history, and risk score movement	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
53	System shall provide Model Back-testing and Performance Evaluation Report at periodic intervals as specified by Bank to validate EWS scoring and alert precision and support corrective actions	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
54	System shall provide User Activity and Productivity Reports including login activity, number of alerts resolved, pending cases, escalations handled, and TAT performance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
55	System shall provide dashboards for tracking alert lifecycle including alerts generated, assigned, in-progress, closed, overdue, and escalated with SLA monitoring	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
56	System shall provide region/ zone/ product-wise Risk Concentration and Exposure Utilization dashboards for monitoring portfolio diversification and concentration risks	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
57	System shall allow obtaining reports for action taken on alerts such as pendencies etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
58	System shall be capable of generating reports and dashboards tailored for different organizational levels (Branches, Specialized Branches, Regional Offices, Zonal Offices, and Central Office) based on relevance to each level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
	<b>Other Requirements</b>				
59	System shall consume data from different sources in a timely manner. For Example, On real time basis/ daily/ monthly frequency based on the type of EWS triggers as specified by the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
60	System shall have the capability to determine the frequency and method of data extraction based on real time, near real time, or batch processing and extract data as required	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
61	System shall be capable of alerting admin users of failed extraction jobs so that the same can be triggered at the earliest without loss of data if not triggered automatically	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
62	System shall support automated scheduler jobs for timely generation of alerts as per the frequency specified by Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
63	System shall enable authorized users to configure granular rule-level parameters as specified by the Bank through a secure, role-based interface. For Example, Execution of alert frequency, display channels (such as alert inbox or notification panels), defined turnaround times (TAT) for alert closure cycle, criticality of Alerts, etc. System should maintain versioning and historical tracking of the rule changes made in the Alerts	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
64	System shall provide an intuitive front-end interface for authorized users to define and maintain rule-level thresholds based on different parameters. For Example, monetary amounts (absolute or percentage of limit), transaction counts, ageing parameters, and hierarchical portfolio classifications (including vertical, industry, product, portfolio, and sub-portfolio), enabling automated detection of overdue payments, transactional anomalies, financial metric deviations etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
65	System shall support prioritization of rules based on assigned criticality levels to ensure that alerts are ranked and addressed in accordance with their relative risk significance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
66	System shall be capable of sending notifications for generated Alerts through Email and SMS	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
67	System shall incorporate automated notification and escalation workflows that trigger email alerts and SMS Alerts when an alert remains unclosed or is closed beyond the defined TAT (Turnaround Time) or intimation of critical alerts or any other interval as defined by the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
68	System shall be capable of sending reminders through Email/ SMS to workflow participants in case alerts are not closed within the bank-specified TAT for the particular user level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
69	System shall support multiple rule architectures, including threshold-based rules and event-driven rules	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
70	System shall allow defining multiple thresholds for a single rule based on Industry, Product, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
71	System shall allow configuration of rule-level weightages that contribute to a composite scoring framework for calculating comprehensive risk scores across customers, segments, or portfolios	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
72	System shall allow configuration of conditional and compound rules using Boolean logic (AND/ OR/ NOT) to combine multiple parameters or detection criteria within a single rule. The said configuration should be made available at front end wherever possible	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
73	System shall support scheduling of rules to run at specific intervals (e.g., real-time, hourly, daily, month-end, or custom frequency)	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
74	Solution shall include a robust, enterprise-grade batch processing and scheduling framework with ability to create, view, modify, delete, pause, stop, re-run, and resume batch and alert jobs safely, including handling of failed executions	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
75	System shall support manual, scheduled, and event-based triggers with flexible frequencies such as minutely, hourly, daily, custom schedules, and cron expressions. Schedules must be modifiable at runtime	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
76	System shall ensure jobs execute in the defined order, run consistently at the scheduled time without delay, and support both sequential and parallel/concurrent execution	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
77	System shall support Built-in queuing, concurrency management, throttling, validations, and retry mechanisms to ensure system stability and performance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
78	System shall provide capability to temporarily disable, pause, or deactivate rules with appropriate authorization and audit trails, without requiring rules to be deleted	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
79	System shall have the capability to generate alerts for various credit related scenarios as provided by the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
80	System shall have the capacity to expand to accommodate generating alerts for various non-credit scenarios as per requirement of the Bank in future	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
81	System shall have the capability to auto mark the customer into various watchlists based on the alerts generated or on the feedback given	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
82	System shall have the capability to monitor and detect both financial and non-financial transactions in real time/ near real time as per the requirement of Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
83	System shall provide functionality to view all alerts corresponding to a particular customer/ account under a single parent case	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
84	System shall enable mapping of rules to customer segments, portfolios, geographies or any other parameter as specified by Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
85	System shall be capable of generating alerts configured based on bank requirements as defined in the alert library. System should provide authorized users to add/configure Alerts or thresholds of alerts as per the requirement of the Bank. Such alerts would be consumed across multiple levels and user departments as per the bank needs	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
86	System shall provide provision to add any number of Alerts in the Library as per the requirement of the Bank in future	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
87	System shall be capable of end-to-end automated monitoring, detecting suspicious activity, providing feedback and reporting of suspicious account to the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
88	System shall allow for assignment of risk scores to accounts to prioritize monitoring and intervention efforts based on the level of perceived risk	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
89	System shall enable scoring using a combination of factors such as delinquencies, alerts generated etc. using suitable statistical models	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
90	System shall provide automated back-testing reports on a periodic basis to measure the effectiveness of the system so that corrective actions can be taken	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
91	System shall provide Real-time monitoring dashboard with visibility into job status, execution progress, and failures	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
92	System shall be capable of doing trend analysis of risk scores over a period of time and also facilitate comparison with other borrowers	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
93	System shall support both supervised and unsupervised machine learning approaches for modelling different portfolios	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
94	System shall support dynamic computation of scoring based on considerable weightages given to each scoring parameter to ensure timely action	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
95	System shall support benchmarking of risk score distributions at customer, segment, branch, region, or industry level for early detection of systemic risks	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
96	System shall allow searching of cases by various criteria including alert id, entity id (e.g. account id, customer id), case criticality, case status (open, In Progress, Closed), etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
97	System shall maintain the history of alerts generated so that the same can be extracted at any point of time	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
98	Customized Closure comments/ Indicative comments shall be made available for the user suggesting the closure comments to be selected from the Dropdown provided for closure of alerts at any level starting from Branch to Central Office besides providing facility for the user to enter appropriate comments on case-to-case basis	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
99	System shall make available all the details of the customer like Branch, CIF, Account No, Exposure etc. for viewing to the user along with the details of Alert generated	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
100	System shall make available the reason for generation of alert for viewing to the user at the time of closure of alert	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
101	System shall have the provision for uploading/ viewing/ downloading of any supporting documents if required at any organizational level i.e. at Branch/ RO/ ZO/ CO	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
102	System shall have the provision of compliance mechanism at appropriate levels. i.e. Any Closure comments provided by the closing authority should be made available for compliance at Branch level and subsequent monitoring at all levels	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
103	System shall support an escalation hierarchy for the alerts to be set at an alert level from the front end or to be modified at back end	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
104	System shall have the capability to bypass generation of alerts at Product level or at Group level or at User level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
105	The platform shall maintain centralized logging for data ingestion, processing, and alert notification activities	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
106	System shall support an acknowledgment and feedback mechanism to source systems for alerts and downstream actions	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
107	Scheduler shall be natively integrated into the batch/alert processing system and capable of scheduling and executing daily and recurring jobs reliably	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
108	Scheduler shall ensure high availability, operational control, scalability, and audit compliance for all batch and alert processing requirements	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
109	System shall support a TAT for alert closure which can vary by alert	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
110	System shall facilitate bulk closure of alerts based on common conditions	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
111	System shall support workflow overrides such as exceptions for large branches, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
112	System shall enable users to tag alerts as false positives in order to prevent them from flowing throughout the hierarchy	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
113	System shall have the capability to send reminders for each workflow step to ensure timely action on cases	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
114	System shall facilitate Unique Case ID for each case for easy identification and tracking	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
115	System shall have the capacity to automatically route different alerts based on pre-defined configurable rules based on the risk and customer profile. System should also support manual reassignment within the workflow, allowing supervisors to override automatic assignments with documented reasons	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
116	System shall maintain all the details pertaining to alert such as Customer information, loan account details, alert details, relevant documents etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
117	System shall be capable of streaming CBS data continuously on a 24x7 basis using industry standard tools/mechanisms so that the same can be used by the Bank in future as per requirement	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
118	System shall have the capability to administer rules looking for risk patterns in unstructured data but also automatically discover new rule which explain particular risk attributes for the account	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
119	System shall have the capability to provide provision at all levels i.e. at Branch/ RO/ ZO/ CO for entering Compliance in response to the Alert closed	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
120	System shall have Data Warehousing and Data Mining capabilities. System should be capable of achieving data for minimum of seven (7) years	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
121	System shall have the capability to export transaction data and static data in .CSV, .txt, .xls, .xlsx, .pdf, .rtf, .doc, .docx etc.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
122	Bidder is capable of providing updates, patches, bug fixes, version upgrades for the proposed solution and to ensure the same is updated on an ongoing basis	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
123	System has the capacity to work on rule-based transactions which works on the stored behaviour pattern of future transactions of the customers and stores historical incidents/ alerts onsite to correlate future transactions as desired by the bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
	<b>Workflow Management</b>				
124	System shall be flexible to create workflow path at every business rule/ scenario level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
125	System shall allow the concept of maker & checker within the workflow module. The flow should get initiated at Branch level and can flow to any level from Regional Office Regional Office to Zonal Office to Central Office for recommendation/ closure.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
126	System shall have the ability to create and configure workflows based on different alert categories and criticality.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
127	System shall have facility to implement a multi-approval workflow mechanism where key actions (e.g., case creation, escalation, and closure) require two or more levels of authorization: Maker (initiator) and Checker (reviewer). This ensures that all critical case actions undergo independent verification, enhancing control, accountability, and compliance within the case management process.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
128	System shall support dynamic routing configurations i.e. from Branch to RO to ZO to CO or Branch to CO or a combination of both depending on the risk and criticality of alert and threshold levels as stipulated by Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
129	System shall support multi way workflow i.e. Alerts submitted by Branch can be rejected at any level starting RO, ZO or CO. Rejection of alert should push back the alert to the previous level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
130	Each Alert shall be capable of having definite set of workflows ensuring that cases with specific risk indicators follow tailored processes	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
131	System shall have facility of uploading, downloading, and viewing of documents related to each alert at any level	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
132	System shall be capable of sending reminders to assigned users for pending tasks related to each case to ensure timely follow-up	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
133	System shall allow modification of workflow configurations by authorized users without impacting active cases	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
134	System shall support configurable workflows and dynamic routing based on predefined business rules such as based on exposure, criticality, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
135	System shall allow defining user roles with permissions to access, edit, approve, close or escalate cases at various workflow stages	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
136	System shall have the capability to suggest follow up actions for every alert based on the policies set/ as per requirement of the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
137	System shall have the capability to track each alert's current status like Open, Under Review, Escalated, or Closed	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
138	System shall allow role-based access control allowing only authorized users to create, modify, or take actions on workflow	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
<b>Data Sources</b>					
139	System shall have the web harvesting capabilities to generate alerts on the stipulated frequency based on the data from any one of the following sources or combination of following sources.  Core Banking System, Loan Life Cycle Management System (LLMS), Trade Finance, Treasury, EFRMS, Rating Tool, Third Party Aggregators, HRMS, CFR, CRILC, CIC, Social Media, IBA, RBI, DRT, DRAT, NCLT, NCLAT, SIDBI, ECGC, SEBI, BSE, NSE, MCA, Credit Bureaus, CBI/ ED/ SFIO/ Cyber Crime, EOW, SIDBI, Udyami Mitra, Udyog Aadhar, CGTMSE, Customs, DGFT, IT/ Service tax/ Sales/ GST, PAN CHK, Central KYC, CERSAI, Aadhar and peer Banks, Data source from External Vendor, SMA reports, Wilful defaulters lists from Banks, RBI defaulter list, SASCL (System Asset Classification), RFA/ Fraud	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
	<b>User Management</b>				
140	System shall have capability to integrate with Active Directory Services for authentication check	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
141	System shall have the capability of multi factor authentication to log in and access using OTP or Biometric Authentication in addition to User ID and Password. The solution must be capable of integrating with our Services through APIs	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
142	System shall have an option to add homogeneous sets of users under one group and should be able to provide role-based access control and privilege level control for different users at different organizational levels or provide multiple roles/ privilege to single user at different organizational levels	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
143	System shall be able to create groups and should be able to define roles of each group at different organizational levels	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
144	System shall allow creating/ updating/ viewing/ deleting of users/ groups and users within a single group. System should also allow exclusion of users from certain groups	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
145	System shall provide capability to create/ modify/ approve/ delete configurable roles with granular permission settings across modules, screens, workflows, actions, and data-access levels	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
146	System shall allow setting of different transaction limits for different users valid for defined frequency- daily, weekly, fortnightly, monthly, quarterly, half yearly, annually etc.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
147	System shall allow different types of users like Maker, Approver, Viewer, Admin and Super Admin to access the application	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
148	System shall have the capability to integrate with HRMS system to identify Employees to onboard them	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
149	System shall provide bulk user upload and bulk update capability through secure file formats such as XLSX or CSV or any other format as stipulated by Bank with necessary validation and error reporting	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
150	System shall provide user-activity monitoring, including last login time, active-session details, and usage-history tracking	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
151	System shall provide session-management capabilities including session timeout, concurrent login restrictions, and user session-termination options	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
152	System shall support password-policy enforcement including complexity rules, expiry settings, password history, and lockout threshold after consecutive failed login attempts. System should abide by bank's user management and password protection policy	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
153	System shall provide capability to temporarily disable, suspend, or block users without permanently deleting the user account	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
	<b>Audit Trail</b>				
154	System shall be capable of capturing and preserving comprehensive audit logs for any changes made to the Alert Configuration module, including creation/ modification/ deletion at the rule level and capturing username and time stamp	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
155	System shall be capable of maintaining history of alerts generated as per the requirement of the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
156	System shall support proactive and preemptive follow-up actions with a comprehensive audit trail, with dynamic workflows to ensure alerts are delivered to designated users based on the nature of each alert	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
157	System shall maintain a complete audit log of all user-management activities such as user creation, updates, deletions, role or group assignment changes, and login attempts	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
158	System shall have the capability of having comprehensive execution, error, audit, and configuration change logs, including reasons for job runs, to support troubleshooting and compliance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
159	System shall maintain Audit Logs of all user activities including User ID, Date, Time, IP Address, Terminal ID, Locations, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
160	System shall have the capability of logging all Error messages. It should be possible to look up online (by error message number or by alphabetical list) all error messages reported by the system, to determine their meaning and the appropriate corrective course of action	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
161	System shall have the capability to notify Error messages or events of a certain severity level immediately to the System Administrator's Group and actual user	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
162	System shall provide auditable management of User-ids, access rights and passwords, login, activities etc.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
163	System shall maintain a secure, auditable log of access to the system, identifying user-Id, date, time, functions accessed, and operations performed etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
164	System shall provide a complete audit trail of actions within each workflow, including case handlers, timestamps, and actions taken, for compliance and accountability	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
165	System shall provide a separate Login/ Role/ user type for Auditors who can view all the parameters/ test cases/ pending reports/ and perform complete Audit/ reporting through the user. Though the audit user would have view permission only	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
166	System shall provide comprehensive audit trail features of Daily activities log merged into the history log files, Date, time and User stamped process list for different processes, daily activity report(s) to highlight all the processes invoked, all unsuccessful login attempts etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
167	System shall maintain logs of data ingestion, processing and alert notification activities	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
	<b>Onsite Support</b>				
168	Bidder shall have the capability of providing onsite resources as per the qualifications and specifications stated by the Bank to be deployed at any place as per the requirement of the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
169	Bidder shall have the capacity to scale up resources as per the requirement of the Bank	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
170	System shall have a ticketing tool or portal to raise complaints/ issues and provide resolution status by portal dashboard, emails and SMS in the proposed solution	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
171	Manpower: Manpower strength which shall be deployed by the Bidder exclusively for the implementation of the proposed EWS Solution  Supporting Document: A declaration on the letter head, which will also be part of SLA, if the project is awarded to the bidder	> 20 Employees	15	15	
		> 10 and <= 20 Employees	8		
		<= 10 Employees	4		
172	Professional Knowledge: Employees on the role of the Bidder who has at least 3 years of experience in developing /managing solutions in Credit Monitoring Domain. Supporting especially for EWS System.  Supporting Document: Bio-data of employees along with declaration by the Bidder on the letter head.	> 20 Employees	15	15	
		> 10 and <= 20 Employees	8		
		<= 10 Employees	4		
	<b>Training Requirement</b>				
173	Bidder shall have the capability to provide training (Both Hands on and Classroom) to the Bank staff at the location desired by the Bank.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
174	Bidder shall have the capability to provide necessary Training materials for the Bank officials	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
	<b>Technical Requirement</b>				
175	System shall have requisite Enterprise-wide licence and built with latest microservices based architecture	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
176	System shall be designed with MACH (microservices, API, and headless), scalable, plug and play, composable, modular, independent and loosely coupled architecture	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
177	System shall have the ability to consume data through different approaches such as APIs, ETL, flat file upload, streaming platform, etc	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
178	System shall have the capacity to provide real time data ingestion using platforms like Kafka, or event-based triggers	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
179	System shall have the capacity to consume external APIs using REST and SOAP protocols, with support for industry-standard authentication mechanisms including OAuth 2.0, JWT, and Basic Authentication	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
180	System shall have the capacity to ingest structured and semi-structured data files via secure file transfer mechanisms such as SFTP/FTPS and through secure shared storage locations	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
181	System shall have the capacity to provide direct data ingestion from relational databases, including Oracle, PostgreSQL, SQL Server, and MySQL, using standard JDBC/ODBC connectors	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
182	System shall have the capacity to ingest commonly used data formats, including CSV, TSV, JSON, and XML	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
183	System shall have the capacity to utilize In-memory data processing capabilities for instantaneous alert generation.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
184	System shall have the capacity to support queuing and multi thread processing to facilitate transaction processing and alert generation without lag	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
185	System shall have the capacity to generate real-time and near real-time alerts with an end-to-end latency of one (1) minute or less	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
186	System shall have the capacity to provide configurable alert frequencies as stipulated by the Bank, including real-time, 1-minute, and 5-minute intervals	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
187	Architecture of the System shall support horizontal scalability, including mechanisms such as partitioning and consumer groups, to handle increased data volumes	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
188	System shall be designed for high availability, provides health check APIs and component status endpoints for operational monitoring	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
189	System shall be secured using industry-standard security protocols	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
190	System shall support high availability/fault tolerant modes at both DC and DR	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
191	System shall have the capacity to handle upto 2500 concurrent users at a time, peak volume capability of at least 2.0 Crore transactions per day and throughput of 250 TPS (transactions per second).	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
192	System shall be capable of scaling dynamically to accommodate an increase in rules, data volume, or complexity without compromising performance	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
193	System shall have the ability to integrate with channels such as SMS, email gateway for notifications on alerts generated	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
194	System shall have the capacity to support Single Sign-On (SSO) using industry standards such as SAML 2.0, OAuth, or OpenID Connect for seamless integration across enterprise applications and has the ability to integrate with directory services standards like LDAP/AD for SSO	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
195	System shall have the capacity to support encryption of data during exchange internally and with external systems and saves data in latest industry standard encryption format as per regulatory and other recommendations/ guidelines	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
196	System shall be fully integrated, and no manual intervention is needed for inter-modules operations	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
197	System shall be CERT-IN certified and secure from vulnerabilities such as OWASP-Top 10 list	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
198	System shall support different protocols (such as- TCP/IP, IPX etc) and IPV6.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
199	System shall maintain separate schemas for generated data	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
200	Workflow engine shall be capable of handling high concurrency supporting thousands of active workflows without performance degradation	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
201	Average response time for opening of workflow action screens (e.g., assigning, escalating, approving) shall be under 5 to 10 seconds	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No

S. No	Criteria	Evaluation Parameters	Marks	Max Marks	Response
202	System shall be capable of detailed logging for all case actions, data updates, and system access and ensure logs are stored in a secure, immutable format and are accessible anytime.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
203	System shall have the capacity to lock the screen if left attended for parameterized time, with options to logout or reactivate using Password	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
204	System shall have the capacity to integrate with Bank's Security and Monitoring systems, Bank's DevSecOps platform for Versioning and CI/CD deployment, Project Management, Container Registry and Security Scans	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
205	Application response time in case of Static Page loading like login page shall be < 2 seconds, Executing search and rendering search result on application user interface shall be < 5 seconds, Viewing of report of size <1 MB shall be <5 seconds, Making transaction on the system report generation shall be < 5 seconds.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
206	System shall be deployed in such a manner that failure of a single server/node will not interrupt the running application	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
207	Outputs generated by EWS System can be used in any other system to analyse the profile of the Borrower.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
<b>Regulatory Compliance</b>					
208	System shall be ISO, RBI, SEBI, IT, Digital Personal Data Protection Act, 2023 ('DPDP Act'), Digital Personal Data Protection Rules, 2025 and other statutory, regulatory and legal guidelines compliant.	On Self Declaration Basis in letter Head of Bidder	1	1	Yes/ No
<b>TOTAL</b>			<b>350</b>	<b>350</b>	

1. Technical Score of more than 75% will only be considered eligible for Commercial Evaluation. Bank reserves the right to decrease the right to reduce the cut-off score as deem fit. The change in cut-off score will be communicated to the Borrowers.
2. The marks obtained shall be considered for Quality based evaluation of the Bidder.

We confirm to provide all the above technical specification of the solution to the Bank. The same may be verified by the Bank at the time of Product Demo/Sign-off/UAT.

**Signature of Authorized Signatory (OEM) Signature of Authorized Signatory (Bidder)**

**Name of Signatory:**

**Name of Signatory:**

**Designation:**

**Designation:**

**Date:**

**Date:**

**Place:**

**Place:**

**Email ID:**

**Email ID:**

**Mobile No:**

**Mobile No:**

**Telephone No.:**

**Telephone No.:**

**Seal of Company:**

**Seal of Company:**

**ANNEXURE XXX**

**BIDDER'S PRESENTATION**

S. No	Parameters	Marks Allotted	Max Marks
1	Bidder's understanding on project scope	15	50
2	Bidder's knowledge and experience to deliver vis-à-vis scope of the assignment	15	
3	Project timeline, delivery organization, Solution architecture and Implementation Strategy	10	
4	Bidder's unique value proposition	10	

**Note:-**

As part of technical evaluation process, bidder should give presentation before the evaluation committee at Mumbai. Following criteria must be adhered to by all bidders, in connection with the technical presentations.

At least one senior representative from bidder's organization should be present in the technical presentations

Complete soft copies of the presentation materials should be shared with the Bank before the presentation.

The Bank will expect and demand that the key personnel showcased by the bidder in the technical presentation should be the same person that actively drives the project execution.

Bidders must strictly adhere to the time slots provided to them for the technical presentation, allowing ample time and scope for question- answers.

Focus of the presentation should be on the specifics of the solution/approach being proposed for the Bank, not on general elucidation of technologies, tool stacks or concepts.

Both technical and administrative aspects of the Assignment should be given suitable coverage. Bidder should also present their understanding about the Bank's future requirements and approach.

Focus should be on bringing out clearly what is specific / different / novel about the approach. All aspects of requirements in the RFP should be covered in the presentation – e.g., proposed approach, capability to develop industry grade customized products, processes, frame works, diagnostic tools, organizational capabilities, team, governance, continuous development, transition approach etc.

Any assumption, if taken in the response to RFP document should be clearly brought out in the technical presentation, along with the justification.

Bank's evaluation and scoring on all aspects including technical presentation are final and non-negotiable.

**ANNEXURE XXXI**

**BIDDER'S PRODUCT DEMO**

S. No	Parameters	Max Marks
1	Demonstration of the proposed EWS System as per Functional and Technical Requirements of RFP (*)	100
2	Bidder's capability to source external data available in public domain on a real time basis	

\* Demonstration will be conducted in the following manner.

a. Sample Accounts/ Data for generation of EWS Alerts will be provided by the Bank. The EWS Alerts needs to be simulated for the data provided by the Bank.

b. Live working of EWS Solution needs to be demonstrated in one of the Banks already empanelled. If not possible, suitable reference in already empanelled Bank needs to be provided who will provide us with the necessary information.

Demonstration will be evaluated broadly but not limited to the parameters mentioned below:

S No.	Presentation and Product Demonstration	Max Marks
a.	EWS Rule Engine covering different scenarios with Automated Data Ingestion	30
b.	Workflow Management for Automated Alert Handling & Closure	10
c.	Real-Time/ Near Real-Time Transaction Monitoring in EWS	10
d.	Comprehensive Risk Scoring of Borrowers in the proposed EWS Solution	10
e.	Market Intelligence Unit (MIU), RFA Investigation in the proposed EWS Solution	30
f.	Microservices Architecture with AI/ML Capabilities in proposed EWS Solution	10
Maximum Marks for Demonstration		100