

## REQUEST FOR PROPOSAL (RFP)

FOR

SELECTION OF CONSULTANT

FOR DEVELOPING IT POLICIES /STRATEGY, DESIGNING SECURITY ARCHITECTURE,  
FLOATING 'REQUEST FOR PROPOSALS' (RFPs)

AND TO ASSIST THE TSCB IN

**“SELECTING VENDORS” AND “EXECUTION AND IMPLEMENTATION OF TRIPURA STATE  
CO-OPERATIVE BANK’S (TSCB) TECHNOLOGY UPGRADATION PROJECT” OF**

- ❖ CBS SUITE OF PACKAGES
- ❖ HEAD OFFICE & REGIONAL OFFICES MECHANISATION SUITE OF PACKAGES
- ❖ NETWORKING ( LAN & WAN)
- ❖ DATA CENTRE (S)
- ❖ DISASTER RECOVERY SITE
- ❖ VARIOUS DELIVERY CHANNELS
- ❖ OTHER RELATED SOFTWARE SOLUTIONS
- ❖ SYSTEM INTEGRATION

TENDER NUMBER : TSCB/CBS/Consultancy/10/2010(RT), DATE OF ISSUE : 03-12-2010

### **ADDRESS FOR COMMUNICATION**

MANAGING DIRECTOR

TRIPURA STATE CO-OPERATIVE BANK LTD.

HEAD OFFICE, POST OFFICE CHOWMOHANI, AMULYA MARKET, 1<sup>ST</sup> FLOOR

AGARTALA, TRIPURA (W) , PIN- 799001



### **TIME SCHEDULE**

**Clarification sought, if any would be accepted upto 14.12.2010 by 4pm.**

**Pre-Bid Meeting: 18.12.2010 at 12.00 Pm (Please submit the Hard Copy of the clarifications sought in the Company Letter Head in the date of pre-bid meeting)**

**Last Date for Submission of Tender: 28.12.2010 by 2pm.**

**Opening of Technical Bid: 28.12.2010 at 3.30pm**



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## PART - I

### 1.1. BACKGROUND

#### 1.1.1 RBI Initiative

Reserve Bank of India/ NABARD is undertaking an initiative for the technology upgradation of Banks in the country; this is aimed towards better management control and monitoring, wider range of services offered, enhanced level of customer satisfaction, uniformity in work environment, more informed decision making, centralized processing and better MIS and reporting and improved regulatory compliance.

The system to be selected / introduced will follow the various recommendations outlined by RBI / NABARD and are available in RBI /NABARD respective web-site. The implementation will be based on the contents of these documents in addition to any clarifications which may be issued by the RBI as it feels appropriate from time to time.

### 1.2. BRIEF ABOUT Tripura State Co-operative Bank (TSCB).

TSCB was established in the year 1957. It operates in the state of Tripura. It has at present 54 No. of locations (48 branch + 6 Ext. counter) 268 No. of the LAMPS/PACS are tagged with the TSCB. Which are also need to be computerized. The Bank operation is headed by a Managing Director.

#### Business Growth of the TSCB

Fig. As on	31.03.09	31.03.10
No.of Branches	41(7)	48(6)
No. of Employees	237	299
Deposit	483.92	759.78
Advance	155.15	180.66
Total Business	639.07	940.44
CD Ratio	32.06	23.78
Business per Empl.	2.70	3.15
Business per Br.	15.59	19.59
Recovery %	64.63	67.78
NPA Percentage	29.73	18.09
Profit / Loss	2.05	19.93
Accu. Loss	45.69	25.76



### 1.3. SERVICES AND PRODUCTS OFFERED BY TSCB

We have following portfolio services and products as follows:

01. Deposits
02. Retail Credit
03. Working Capital Finance
04. Term lending
  - a) Short Term
  - b) Medium Term
  - c) Long Term
05. Trade Finance (Non fund based)
  - a) Letter of Credit
  - b) Bank Guarantee
06. Bills Business
  - a) Collection of bills and cheques - Inward & Outward
07. Remittance
  - a) Demand Draft / Issuance of Multi City Cheques of other Bank through Tie up arrangement
  - b) Pay Order
  - c) Mail Transfer
  - d) Inter Branch Transactions
  - e) RTGS & NEFT directly or through a Bank
08. Govt. Business
  - a) Pension Payments
  - b) Disbursement of Schools Salaries
  - c) Handling of Govt. Funds
  - d) Service Tax Collection
  - e) BSNL Bills Collection
  - f) Disbursements of grant to beneficiaries of different Government schemes.
09. Miscellaneous Services
  - a) Locker Services
  - b) Bank assurance Business (Life & Non-Life)
  - c) Business Facilitator & Business Correspondent Financial Inclusion with ICT solutions.
10. Head Office Module:
  - a) Investment
  - b) Borrowings
  - c) HRMS
  - d) Legal Cell
  - e) Stationary
  - f) Fixed Assets
  - g) Central Accounting
  - h) Audit Cell
  - i) Management of Society Accounts



#### 1.4. BRANCH COMPUTERISATION STATUS

In order to effectively function as delivery channel for banking facilities in rural areas and to comply RBI's recommendation, it has been decided to technology upgradation of all branches and Head Offices in line with the expectation of stakeholders and regulators.

The present level of computerization as on September- 2010 is as follows:

	<b>Total No. of Branches</b>	<b>Computerized Branches</b>
West Tripura District	27	24
North Tripura District	6	5
Dhalai District	6	6
South Tripura District	15	13
<b>Total :-</b>	<b>54</b>	<b>48</b>

TSCB computerization had been done in 47 No. of branches on stand alone basis. Software provided by Virmati Software & Telecommunication Ltd Total Branch Automation (TBA) Package.

In the Head Office there are HO specific packages used for Printing & Stationary, General Accounts, Share. Staff salary part also ready to use.

#### 1.5. FUTURE BUSINESS PLAN AND IT PLANS

##### 1.5.1 Future Business Plan

Bank wants to start modern banking business under the supervision of NABARD/RBI with the help of modern technology.

##### 1.5.2 TECHNOLOGY UPGRADATION PLAN AND ROAD PLANS

TSCB has focused its attention towards adopting new technology, improving the quality of assets, perception of risks of varied nature, upgrading the skills of the staff to suit the changing environment, creating profit centers, optimizing operating expenditures and comply business and regulatory requirements. To face these challenges, TSCB has drawn up an IT Road Map to broadly achieve the following objectives:

- To meet changing customer demands
- To increase pace, quality and efficiency of service
- To have access to accurate and comprehensive MIS
- To grow meaningfully
- To serve the clientele better and retain them
- To explore new products and delivery channels
- To comply with regulatory requirements
- To compete with peers
- To reduce various MIS generations time lag
- To help Faster and Quality Decision Making



In order to achieve the above objectives, the TSCB plans to up the following IT initiatives

For :-

- Implementation of Branch/Controlling Office Mechanisation Programme in all Branches/Offices with an eye to switch over to Core Banking Solution. Implementation of Core Banking Solution suit of packages in all branches by May- 2012.
- Deployment of Collection / Payment Services
- Deployment of Corporate General Ledger and MIS Module
- Deployment of House Keeping Management System**
- Deployment of IBR and DDR facility
- Deployment of interfacing and reconciliation package for Multy City Cheques drawn on other Bank/s
- Deployment of Financial Inclusion package
- Deployment of Govt. Business System
- Deployment of ALM facility
- Deployment of AML facility
- Establishment of LAN & WAN (HO & Branches)
- Establishment & Expansion of Corporate Email
- Introduction of various other network based products
- Establishment of Disaster Recovery Plan
- Deployment of Enterprise Management System Software
- Deployment of Alternate Delivery Channels (ATM, POS, SMS, Internet, Tele-Banking, Mobile Banking and other delivery channels that help to reap the benefits of Core Banking Solution implementation)

In order to achieve the objectives above mentioned by way of above mentioned IT initiatives, connectivity is addressed and the connectivity Road Map is as follows:

- All branches and Head Offices will be connected to WAN by September 2011, phase-wise, depending on the schedule of Technology Upgradation Project implementation plan.

Phase I:

- Formulation of IT plan keeping in view the implementation roadmap
- Formulation of IT Policies/Strategy/Security Architecture and related activities as described in "Scope of work"
- Selection of various vendors/service providers
- Building/Selecting Data Centre
- Building/Deploying Enterprise-wide network
- Deploying Enterprise Management System Software (EMS/NMS)
- Establishing DRS



- Customization of various applications by the vendors i.e.,
  - Core Banking Solution including KCC, Micro-Finance
  - Collection/Payment Services
  - Corporate General Ledger
  - Credit Appraisal Software/Retail Loan Origination System
  - Rural Agricultural and SME financing
  - ALM facility
  - Transfer Pricing Solution
  - Deployment of Financial Inclusion package
  - Government Business
  - Locker System
  - AML facility
  - IBR & DDR facility
  - Any other System existing or to be procured
- User acceptance of above applications/solution/s by the TSCB
- Data migration from TBM / ALPM / MANUAL systems to CBS application including data cleaning and creation of customer information file ( This activity reoccurs as and when branches are converted to CBS branches irrespective of phases)
- Roll out of Pilot branch(es)
- First CBS branch roll out

**Phase II:**

- Complete roll out of CBS
- Deployment of Alternate Delivery Channels (ATM, POS, SMS, Internet, Tele-Banking, Mobile Banking and other delivery channels that help to reap the benefits of Core Banking Solution Implementation)
- Establishing Help Desk
- System Integration of internal/external systems
- Customization and Operationalisation of other related applications
- On-line reconciliation of IBR, DDR for CBS branches
- Interfacing and Reconciliation of Multi City Cheques drawn on other Bank/s
- Study to new products/delivery channels

TSCB would like to have –

- (1) First pilot CBS branch roll out by May-2011
- (2) Remaining branches are to be rolled out into CBS by May- 2012.

Further, TSCB would like to have other tasks (as described in the above) accomplished in parallel.

It may be noted that certain activities/tasks overlap across phases.



## PART II

### 2.1. OBJECTIVE

As illustrated in para 1.5.2 of RFP, under “TECHNOLOGY UPGRADATION PLAN AND ROAD PLAN”, TSCB would like to have –

- (1) First pilot CBS branch roll out by May-2011
- (2) Remaining branches are to be rolled out into CBS by May- 2012.

Keeping in view the size and complexity of the project for implementation of Branch/Controlling Office Technology Upgradation project, it has been decided to appoint a consultant who would facilitate the implementation of the Technology Upgradation project, and accordingly this RFP is floated inviting bids from the eligible bidders.

Proposals are invited from the intending consulting firms from Govt. Institution / Local Bodies / Reputed Firm / Education Institution / Partnership Firm / Limited Company / Individual who have independently developed work program as Consultant for Core Banking / Total Branch / Office Mechanisation in any Rural / Commercial Bank during the recent past.

### 2.2. SCOPE OF WORK

#### 2.2.1 Definitions:

TSCB wants to implement CBS for their present and future branches. Before successfully implementation TSCB wants to appoint consultant who is enough experience to manage this kind of projects in Public Sector Banks/RRB/State Co-operative Banks/District Central Co-operative Banks in India.

#### 2.2.1.1 Technology Upgradation Project: “Technology Upgradation Project” means

- Preparation of medium term IT Policy and Strategy. This strategy needs to be aligned with the business strategy of TSCB.
- Preparation of IT security policy which includes IT purchase policy.
- Selection of Hardware, Software & Network vendor for Branch/Controlling Office technology upgradation.
- Monitoring of the project up to completion of the same.

#### 2.2.1.2 CBS Suite of Packages: “CBS Suite of Packages” mean following indicative application systems:

- Core Banking Solution including KCC, Micro-Finance
- Collection/Payment Services
- Corporate General Ledger
- Rural Agricultural and SME financing
- ALM facility
- Transfer Pricing Solution
- Deployment of Financial Inclusion package
- Government Business
- Locker System
- AML facility





- Alternate Delivery Channels (ATM, POS, SMS, Internet, Tele-Banking, Mobile Banking and other delivery channels that help to reap the benefits of Core Banking Solution implementation)
- Any other System existing or to be procured

**2.2.1.3 Delivery Channels:** “Delivery Channels” mean following indicative channels:

- ATM, POS,
- Tele-banking,
- Mobile/SMS,
- Internet Banking,
- Financial Inclusion transaction points
- Other delivery channels that help to reap the benefits of Core Banking Solution implementation.

**2.2.1.4 Systems Integration:** “System Integration” means the integration/interfacing of Core Banking Solution with delivery channel systems, other “CBS Suite of application Packages” and the following:

- Existing/proposed external systems
- Other existing/proposed internal systems
- Maintenance of Hardware, Software, Network, UPS and other peripherals.

**2.2.1.5 Consultant**

“Consultant” means the successful bidder who will be appointed by the TSCB based on the evaluation and recommendation of evaluation committee and steering committee by floating this RFP in order to assist the TSCB in implementing the Branch/Controlling Office technology upgradation project.

**2.2.1.7 Steering Committee**

“Steering Committee” means the committee comprising of high level officials of TSCB.

**2.2.1.7 Evaluation Committee**

“Evaluation Committee” means the committee comprising of nominated officials of TSCB.

**2.2.2 For proper implementation of the Project details the role of “Consultant” will be as follows:**

**2.2.2.1 Module I – IT Policy and Strategy**

Based on consultation with TSCB personnel, consultant will draw out a mid-Term IT Policy and Strategy. The IT policy and strategy should be in aligned with the TSCB’s Business strategy. The broad activities will involve:

- Having strategic discussions with major stakeholders in TSCB
- Understanding TSCB’s business strategy.
- Understanding existing IT infrastructure in TSCB.
- Understanding and assessing TSCB’s budgeted outlays towards IT enablement and modernization.
- Providing TSCB with options to implement the IT policy and strategy.



### **2.2.2.2 Module II – IT Security Policy**

Consultant will prepare the IT Security policy for the TSCB. This will also include the IT Purchase manual.

The broad activities will involve defining:

- Information security policy
- Information security infrastructure
- Asset classification & control
- Physical & environmental security
- Application access controls
- Business continuity management
- Compliance, etc

### **2.2.2.3 Module III – Vendor selection**

Based on the discussions with TSCB and the option selected by TSCB in pursuing the implementation of IT policy and strategy, consultant will assist TSCB ,as per guidelines, in selection of the Branch/Controlling Offices technology upgradation software, related hardware and network. The various steps involved are –

#### **2.2.2.3.1 Phase I : Request for Proposal (RFP) Document Preparation**

- Define the scope of the project
- Define the evaluation methodology
- Define the eligibility criteria
- Define the payment terms
- Define the formats and schedules for the System Integrators to fill in the technical information
- Define the format for the price bid
- Define the penalty clauses
- Define the terms and conditions for the project
- Discuss the defined documents with the TSCB and obtain consensus
- Discuss the defined terms and conditions with the TSCB legal team and obtain consensus
- Collate all the documents including the defined and agreed service levels and formulate the final RFP for the System Integrator
- Hand over the final RFP document for the System Integrator to the TSCB for floating the same.

#### **2.2.2.3.2 Phase II : Vendor Evaluation and Selection**

- I. Conduct pre-bid meetings
  - II. Technical Evaluation
- Major steps



1. Evaluate the responses to RFP based on defined criteria
2. Understand the Hardware benchmark, with the defined volume levels as specified by TSCB.
3. As specified in RFP, evaluate the proposed software based on product walkthroughs.
4. Provide a report to TSCB listing all technically qualified vendors.

### III. Financial Evaluation

#### Major steps

1. Open price bids of technically qualified vendors
2. Perform price bid evaluation based on defined format in RFP.
3. Total Cost of Ownership (TCO) analysis.
4. Provide a report to TSCB detailing the results of financial evaluation.

#### **2.2.3 The scope of work of the “Consultant” is as follows**

- 1) The “Consultant” should provide consultancy services to the TSCB from conceptualisation to realization of Technology Upgradation Project.
- 2) The “Consultant” should study the existing business processes, IT Systems and draw a overall IT policy and strategy for the TSCB including implementing the Project keeping in view the “Technology Upgradation Road Map for implementation of the Project” and RBI guideline.
- 3) The “Consultant” should carry out Business Process Reengineering related to TSCB Technology Upgradation Project.
- 4) The “Consultant” should draw a comprehensive Project Management Methodology and manage the whole project based on that keeping in view the “Technology Upgradation Road Map”.
- 5) The “Consultant” should recommend suitable models related to CBS, Data Centre/s, Disaster Recovery site, Network in terms of architecture, procurement and implementation ( owned or outsourced or hybrid).
- 6) The “Consultant” should carry out Programme Management of entire Technology Upgradation Project.
- 7) The “Consultant” should monitor the implementation of entire Project
- 8) The “Consultant” should provide consultancy for all issues/activities/tasks related to the Project.
- 9) The “Consultant” should assist and guide the TSCB to implement the Project.
- 10) The “Consultant” should design the architecture for CBS/Head Office Technology Upgradation.
- 11) The “Consultant” should design the security architecture required for the Project.
- 12) The “Consultant” should
  - i) Define the functional and technical specifications of CBS Suite of application systems, Head Office Technology Upgradation Suite of application systems.
  - ii) Draft and float RFPs for above Suite of application systems
  - iii) Evaluate and assist the TSCB in selecting the prospective above Suite of application systems vendors
  - iv) Monitor and assist the TSCB in implementing the above Suite of application systems



- 13) The “Consultant” should
  - i) Identify and propose the other needed application systems, if any, to be implemented along with above.
  - ii) Define the functional and technical specifications of said proposed systems
  - iii) **Draft and float RFPs for such application systems**
  - iv) Evaluate and assist the TSCB in selecting the prospective application vendors
  - v) Monitor and assist the TSCB in implementing the said other needed application systems.
  
- 14) The “Consultant” should
  - i) Define the functional and technical specifications of “Delivery Channels”
  - ii) **Draft and float RFPs for “Delivery Channels”**
  - iii) Evaluate and assist the Bank in selecting the prospective “Delivery Channels” vendors
  - iv) Monitor and assist the Bank in implementing the “Delivery Channels”
  
- 15) The “Consultant” should
  - i) Identify and propose the Functional and IT infrastructure for Head office/Branch/Extension Counter/and other offices and branches of TSCB required to implement the above technology upgradation project.
  - ii) Define the functional and technical specifications of said IT Infrastructure
  - iii) **Draft and float RFPs for such IT Infrastructure**
  - iv) Evaluate and assist the TSCB in selecting the prospective IT Infrastructure vendors
  - v) Monitor and assist the TSCB in implementing such IT Infrastructure
  
- 16) The “Consultant” should
  - i) **Define the requirements of various other service providers**
  - ii) Draft and float RFPs for various other service providers
  - iii) Evaluate and assist the TSCB in selecting the prospective service providers
  - iv) Monitor and assist the TSCB in execution of services by said service providers
  
- 17) The “Consultant” should plan, assist, guide and formulate strategy for the deployment of the existing IT infrastructure being replaced by technology upgradation project
  
- 18) The “Consultant” should draft all agreements/contracts related to the project written earlier.
  
- 19) The “Consultant” should draft all IT Policies / IT Security Policy keeping in view the Project environment.
  
- 20) The “Consultant” should plan, assist and guide the TSCB and formulate strategies in complying with laws of land and ‘rules, regulations and guidelines’ prescribed by various regulatory, statutory and Government authorities related to the TSCB Technology Upgradation Project.
  
- 21) The “Consultant” should carry out all other tasks/activities necessary and incidental to the implementation of technology upgradation project as may be identified from time to time.



- 22) While addressing the Enterprise wide Network issues, the “Consultant” should
- i) Ensure connectivity with expected levels of availability, fault tolerance, security, performance and scalability
  - ii) Analyse the networking requirement for various projects requirement of the TSCB.
  - iii) Suggest the best suited networking requirement for the TSCB, keeping in view the cost effectiveness and compatibility with various IT projects /solutions requirements.
  - iv) **Ensure compatibility and integration of various existing/proposed networks. This point might not be relevant**
- 23) While carrying out the activities as to Security Architecture related to technology upgradation Project, the “Consultant” should
- i) Review the existing Information Technology and Information Security policies (if any) of the TSCB including BCP/DRP,
  - ii) Carry out the changes, modifications, additions, deletions to the IT policies of the TSCB, including BCP/DRP, in the light of the various IT projects taken up and proposed to be taken up by the TSCB, statutory requirements, security issues and based on the review of the existing policies of the TSCB,
  - iii) Ensure that the suggested solutions related to security policies comply with the BS7799/ISO17799 standards.
  - iv) Assist the TSCB in implementation of the IT & IS policies including BCP/DRP adopted by the TSCB with particular reference to the technical aspects contained therein.
  - v) Assist the TSCB in putting in place suitable disaster recovery procedures.
- 24) While carrying out the activities related to “Systems Integration” related to technology upgradation Project, the “Consultant” should
- i) Study the inter-relativity of various existing and proposed projects of the TSCB and suggest solutions after taking a macro view, protecting the investment already done.
  - ii) Ensure compatibility of the projects interest. The processes involving more than one system should have a straight through processing capability and eliminate cumbersome process, repetitive data entry, etc.,
  - iii) Suggest solutions for connectivity to and among existing/proposed application systems.
  - iv) Ensure interoperability with other networks/solutions including TSCB WAN solutions.
  - v) Ensure that all the statutory, regulatory and legal guidelines/instructions are complied with.
- 25) While planning and implementing the technology upgradation project the “Consultant” should ensure that the process of switching over to the new systems/projects/processes is smooth and ensure prompt and continues customer service. The systems and procedures for migration to the new projects/systems should be clearly defined for archiving the past data for access at a later date.



- 26) While studying the existing business processes, IT Systems and draw a strategy to implement the technology Project, the “Consultant” should
- i) Understand existing Technology plans of TSCB and suggest suitable models.
  - ii) Assess the existing IT Infrastructure and carry out the gap analysis in relation to the available enterprise wide Banking solutions and other IT Initiatives.
  - iii) Suggest best solutions to address these gaps taking into account the evolving scenario worldwide in general and in India in particular.
  - iv) Prepare various guidelines/documents and procedures required by the TSCB pertaining to this project.
- 27) While carrying out the Programme Management of the technology upgradation project the “Consultant” should
- i) Address the issues like how the program should be organized.
  - ii) Identify and manage program risks.
  - iii) Assist the TSCB in realizing project goals and objectives and should act as an intermediary between various application systems providers/vendors/service providers and the TSCB.
  - iv) Document project framework with project definition, objectives and its benefits to align with the TSCB’s business strategy
  - v) Set the engagement standards with various solution providers and ensure clarity on their deliverables to meet the project requirements and smoother vendor relationship
  - vi) Identify and adopt the best practices, use of standard project management tools for smoother execution of the project
  - vii) Define the scope of customisation, legacy systems interfaces, new delivery channels, data cleaning and scrubbing procedures
  - viii) Set up of appropriate communication channels and review mechanisms amongst the project stake holders to ensure smooth implementation of the project
  - ix) Define and evaluate the testing scenarios to ensure the quality of deliverables by various vendors/service providers
  - x) Set documentation standards and monitor adherence
  - xi) Review the mapping of various legacy / manual systems with the new solution and draw an action plan to fulfill the gaps and draw migration strategy for transition to the new architecture
  - xii) Define security strategies for enterprise-wide network, data centre/s and disaster recovery site.
  - xiii) Define Rollout strategies and monitor the rollout.
  - xiv) Conduct periodical project reviews with the steering committee of TSCB or with the TSCB’s identified teams.
  - xv) Identify the deviations in the implementation, devise action plans to make sure of adherence to implementation schedules and strategies.
  - xvi) Assist the TSCB on cost containment and ensure investment protection.
  - xvii) Assist the TSCB in contract negotiations, if required by the TSCB.



- 2.2.4** The details contained herein are not exhaustive and the scope of the work and deliverables will include all such components and elements of service which would make the TSCB's technology upgradation suite of application packages and implementation thereof truly and effectively comprehensive and adequate to meet the TSCB's requirements. Further various relevant issues relating to the Suite of application packages, delivery channels, System Integration, IT related policies including BCP/DRP, IT infrastructure like Data Centre/Disaster Recovery Site/Enterprise-wide network. etc., may come up during the course of study and should be addressed accordingly to the full satisfaction of the TSCB. The consultant, in consultation with the TSCB, can make any upward revision of Technology Upgradation Road Map i.e., can plan to accomplish the Project/ or its components before the timelines prescribed by the TSCB.
- 2.2.5** The scope of the work described in this RFP is not final and may vary as per TSCB's needs and Plans.
- 2.2.6** All the documents prepared, suggestions/recommendations made by the consultant during the course of assignment are to be approved by the competent authority of the TSCB.

## **2.2.7 DELIVERABLES**

The major deliverables (indicative but not exhaustive) expected from the Consultant are as follows:

- i) An overall IT policy and strategy for the TSCB along with report on "Existing Information Technology status" and Gap analysis report.
- ii) A report on Business Process Reengineering related to the Project.
- iii) Comprehensive Project Management Methodology to manage the whole project including preparation of Project Charters, Project Plans, Project Review Report formats, Escalation procedures and establishing mile stones, time lines, budgetary considerations etc.,
- iv) Recommend suitable models related to technology upgradation of the TSCB, Data Centre/s, Disaster Recovery site, Network in terms of architecture, procurement and implementation ( owned or outsourced or hybrid).
- v) Monitor the implementation of entire "Technology Upgradation Project"
- vi) Consultancy for all issues/activities/tasks related to the "Technology Upgradation Project".
- vii) Design and document the Technology Upgradation Project architecture (Functional, Operational and Technical)
- viii) Design and document the security architecture required for the Technology Upgradation Project.
- ix) CBS Suite of Application Systems:
  - a) Functional and technical specifications of CBS Suite of application systems
  - b) Preparation of RFPs for CBS Suite of application systems
  - c) Documented evaluation report of the prospective CBS Suit of application systems vendors
  - d) Monitor the implementation of CBS Suite of application systems and providing sign-offs



- x) Other needed Application Systems:
  - a) Functional and technical specifications of other needed application systems
  - b) Preparation of RFPs for other needed application systems
  - c) Documented evaluation report of the prospective other needed application systems vendors
  - d) Monitor the implementation of other needed application systems and providing sign-offs
- xi) Delivery Channels:
  - a) Functional and technical specifications
  - b) Preparation of RFPs
  - c) Documented evaluation report of the prospective vendors
  - d) Monitor the implementation of "Delivery Channels" and providing sign-offs
- xii) IT Infrastructure -
  - a) A comprehensive report on IT infrastructure requirements for Head office/Regional Office/Branch/Extension Counter/and other offices of TSCB required to implement the Project.
  - b) Functional and technical specifications of said IT Infrastructure
  - c) Preparation of RFPs for such IT Infrastructure
  - d) Documented evaluation report of the prospective IT Infrastructure vendors
  - e) Monitor the implementation of such IT Infrastructure and providing sign-offs.
- xiii) Data Centre/DRS/Enterprise-wide Network
  - a) Design of the proposed Data Centre(s), Disaster Recovery Site, and Enterprise-wide Network
  - b) Functional and technical specifications
  - c) Preparation of RFPs
  - d) Documented evaluation report of the prospective vendors
  - e) Monitor the implementation of proposed Data Centre(s), Disaster Recovery Site, and Enterprise-wide Network and providing sign-offs
- xiv) Help Desk/Facility Management
  - a) Design of the Help Desk/Facility Management.
  - b) Functional and technical specifications
  - c) Preparation of RFPs
  - d) Documented evaluation report of the prospective vendors
  - e) Monitor the implementation of Help Desk/Facility Management and providing sign-offs
- xv) Service Providers
  - a) Documented requirements of various service providers
  - b) Preparation of RFPs
  - c) Documented evaluation report of the prospective vendors
  - d) Monitor the activities of service providers and providing sign-offs
- xvi) Documented strategy, approach and methodology as to "Systems Integration".





- xvii) Documented strategy, approach and methodology as to “Data Migration” for all the application systems involved in the CBS, TBM and ALPM Project including data cleaning and scrubbing procedures.
- xviii) Written recommendations for effecting the PAYMENTS to the vendors / service providers.
- xix) Documented strategy, approach and methodology as to requirement/deployment of TSCB’s human resources for implementing and maintaining the “Technology Upgradation Project”. The consultant should address the Human Resources requirements in terms of a) Various teams required to implement the Technology Upgradation Project, b) Number of personnel and Composition of such teams, c) Skill sets required by such teams d) Training needs of such teams, e) Deployment / Redeployment of Personnel at various locations ( Head Office / Regional Office/ Branches/ Other offices ) to implement/supervise/monitor/operate/maintain the Technology Upgradation Project.
- xx) Documented strategy, approach and methodology as to developing skills of the staff, identification of training needs and training of TSCB’s human resources for implementing and maintaining the “Technology Upgradation Project”.
- xxi) Documented strategy for the deployment of the existing IT infrastructure being replaced by Technology Upgradation project
- xxii) User Acceptance Tests/Audits CBS suite of application packages, Data centre/s, Disaster Recovery site, Network, help desk, facility management and other systems related to Technology Upgradation Project.
  - a) Documented requirements for such User acceptance test and audit by third party/internal auditors.
  - b) Preparing of RFPs for such UATs/Audits
  - c) Documented evaluation report of the prospective auditors/third party enterprises
  - d) Monitor such User acceptance test and audit by third party/internal auditors and providing sign-offs.
- xxiii) Preparation of all agreements/contracts related to Technology Upgradation project
- xxiv) Formulated / modified IT Policies / IT Security Policy including BCP/DRP
- xxv) Assisting the TSCB in implementing the formulated / modified IT Policies / IT Security Policy including BCP/DRP
- xxvi) Documented testing scenarios to ensure the quality of deliverables by various vendors/service providers.



xxvii) CBS branch Rollout strategies and monitor the rollout.

xxviii) Meetings with TSCB officials/Committees appointed by the TSCB/Vendors/Service Providers as and when required by TSCB and submission of weekly Project Progress Reports

### 2.3. CONSULTANT'S ELIGIBILITY CRITERIA

The consultant –

- a) Experience in providing consultancy in Bank mechanization under CBS in Public Sector Bank / RRB / State Co-operative Bank.
- b) Having knowledge in Co-operative Banking and its MIS
- c) Having thorough knowledge on Computer Hardware and Application Software and Net working (LAN and WAN) and its specification.
- d) Having experience in overseeing Core Banking Installation in RRB's and co-operative Banks
- e) Preference will be given to the vendor doing similar kind of projects in North East Region
- f) Should be a Govt. Institution / Local Bodies / Reputed Firm / Education Institution / Partnership Firm / Limited Company / Individual.
- g) Should be in existence for five years as on 31.03.2010. ( In case of Mergers / acquisitions/restructuring or name change, the data of establishment of earlier/original Partnership Firm/Limited Company can be taken into account).
- h) Should have adequate financial standing of at least Rs. 1 crore in a financial year for the last three years Turn over certificate must be provided.
- i) Should have domain and technical knowledge in Banking and Information Technology. Domain areas include Core Banking Solution, Retail Banking, Corporate Banking, Trade Finance, KCC, Micro-Finance, Rural Agriculture and SME financing etc. The technology areas of expertise should include Data Centre establishment /management, Disaster Recovery Site establishment/management, Networking Solution designing/implementation, IT Security Solutions, Application & Database Architecture, Help Desk management, Scalability and Performance Evaluation, etc.,
- j) Should have a robust Project Management methodology. Should have experience in the area of Project Planning, Review, Resource Planning, Role and Responsibility Definition, Coordination across multiple teams, Risk Analysis and containment measures
- k) Should have prior experience in providing consultancy services for similar type of assignment in Three Public Sector Banks/ three core\_banking assignments for RRBs/ One Cooperative Bank in India. The documentary proofs may be enclosed.



- l) Should have on rolls at least one team leader and one additional member (who has similar experience that of the team leader) who have personally involved in at least one similar assignment (as per the “scope of work” detailed elsewhere in this RFP) for a Public Sector Bank/RRBs/Cooperative Banks in India.
- m) Must not have ever been blacklisted / barred by any regulatory / statutory authority.

#### 2.4. EARNEST MONEY DEPOSIT (EMD)

- a) The intending bidders should pay along with bids an Earnest Money Deposit of Rs. 10000/- (Rupees ten thousand only). The EMD shall be paid by Demand Draft / Banker’s Cheque / Pay Order drawn in favour of ‘The Managing Director, Tripura State Co-operative Bank Ltd.’ payable at Agartala. The EMD will not carry any interest.
- b) The EMD made by the bidder will be forfeited if,
  - i) The bidder withdraws his tender before processing of the same.
  - ii) The bidder withdraws his tender after processing but before acceptance of “Letter of appointment” to be issued by TSCB.
  - iii) The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
  - iv) The bidder violates any of the provisions of the terms and conditions of this tender specification.
- c) The EMD will be refunded to
  - i) The successful bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee for 20% of the contract value (valid till the end of assignment period) with 3 (three) months claim period.
  - ii) The unsuccessful bidders, only after acceptance of the “Letter of appointment” by the selected bidder.

#### 2.5. SUBMISSION OF BIDS

- i) The bids shall be in two parts viz. Technical Bid and Price Bid. Both Technical and Price Bids shall be submitted in separate sealed envelopes super scribing “**TECHNICAL BID FOR TSCB TECHNOLOGY UPGRADATION PROJECT: TENDER REFERENCE NO. TSCB/CBS/CONSULTANT/-10/2010(RT)**” on top of the envelope containing the technical bid and “**PRICE BID FOR TSCB TECHNOLOGY UPGRADATION PROJECT : TENDER REFERENCE NO. TSCB/CBS/CONSULTANT/-10/2010(RT)**” on top of the envelope containing price bid. These two separate sealed envelopes should be put together in another sealed envelope super scribing “**BID for TSCB TECHNOLOGY UPGRADATION PROJECT: TENDER REFERENCE NO. TSCB/CBS/CONSULTANT/-10/2010(RT)**”.
- ii) The Technical Bid will be evaluated first for technical suitability. Price Bid shall be opened only for the short-listed bidders who have qualified in the Technical Bid evaluation.
- iii) The Technical Bid shall contain the technical proposal to the requirement of the TSCB as specified in Annexure–A along with Annexures C, D and E.
- iv) A copy of the Price Bid masking the prices is to be submitted along with the Technical Bid.
- v) The EMD as mentioned in clause 2.4 is to be submitted along with the technical bid.
- vi) Non-refundable Application money of Rs.5000/- (Rupees five thousand only) has to be remitted by way of Demand Draft / Banker’s Cheque / Pay Order drawn in favour of ‘TSCB’ and payable at Agartala.



- vii) The Price Bid shall be submitted as per Annexure B.
- viii) The bidder shall submit the Bids properly filed so that the papers are not loose. The Bidder shall submit the bid in suitable capacity of the file such that the papers do not bulge out and tear during scrutiny.
- ix) The technical bid shall be organized and submitted as per the following sequence:
  - a) Table of Contents (list of documents enclosed)
  - b) EMD (Earnest Money Deposit)
  - c) Technical bid along with annexure D and annexure E
  - d) Compliance certificate for all the terms and conditions as per Annexure-C
  - e) All copies of certificates, documentary proofs etc.,
  - f) A CD containing soft copy of the proposal
  - g) Application money if not already remitted ( clause vi of 2.5)
- x) All the relevant pages of the bids (except literatures, datasheets and brochures) are to be numbered and be signed by authorized signatory. The number should be a unique running serial no. across the entire document.
- xi) The bidder has to submit a soft copy of the proposal in a CD.
- xii) The Bids shall be addressed and submitted to:

**MANAGING DIRECTOR**  
**TRIPURA STATE CO-OPERATIVE BANK LTD.**  
**HEAD OFFICE, AMULYA MARKET, 1<sup>ST</sup> FLOOR**  
**POST OFFICE CHOWMOHANIN, AGARTALA, TRIPURA, PIN - 799001**

- xiii) The bids (arranged as mentioned above) are to be dropped into the Tender Box kept at the reception of the above mentioned address, (Ground Floor) before the due date & time as specified. The bid submitted anywhere else is liable to be rejected.
- xiv) The size of the envelope should be limited to 40 cmts X 30 cmts X 7 cmts.
- xv) **CLARIFICATIONS & Pre-bid meeting:** For any clarification in respect to this RFP, bidders should sent through e-mail latest by 14.12.2010, 4.00 PM. A signed & sealed hard copy of the queries has to be submitted at the time of pre-bid meeting on 18.12.2010. The queries addressed to:

Name : Sri Amit Bhattacharya, General Manger, TSCB Ltd  
 Address: Head Office, Amulya Market, 1<sup>st</sup> Floor, Agartala: 799001  
 E-mail: [tripurastatecooperativebank@rediffmail.com](mailto:tripurastatecooperativebank@rediffmail.com)

It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be sent through e-mail and should be to the Nominated Point of contact. There will be a pre-bid meeting on 18/12/2010 at 12.00 PM in the above address. Bidders are requested to remain present physically in the Pre-bid meeting. All the clarifications will be replied to the attending representative(s) of the companies respectively by the evaluation committee on 18/12/2010. The replies of the bank would be treated as final and no further clarifications etc shall be entertained on the date of Pre-bid meeting.



- xvi) The bidder will submit an undertaking specifying that the bidder has obtained all necessary statutory and obligatory permission to carry out project works, if any.
- xvii) The proposal should be prepared in English in MS Word format. The e-mail address and phone/fax numbers of the bidder should also be indicated on the sealed cover.
- xviii) **FORMATS OF BIDS:** The bidders should use the formats prescribed mentioned in the RFP for submitting both technical and commercial bids. Any deviation in this regard entails the bidder for disqualification.

## 2.6. GENERAL TERMS AND CONDITIONS

- i) The term of this consultancy assignment is up to the completion of the Project. TSCB would like to appoint the consultant by January, 2011.
- ii) **ADHERENCE TO TERMS AND CONDITIONS :** The bidders who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses will be disqualified and will not be considered for the selection process.
- iii) **DISCLAIMER :** TSCB and/or its officers, employees disclaim all liability from any loss or damage, whether foreseeable or not, suffered by any bidder/consultant/person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this Tender Number :TSCB/CBS/Consultant/10/2010(RT) dated 03-12-2010 version No 1.0 document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of TSCB and/or any of its officers, employees.
- iv) **EXECUTION OF SLA/NDA :** The consultant should execute (a) a Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the TSCB and (b) Nondisclosure Agreement. The consultant should execute the SLA and NDA within one month from the date of acceptance of letter of appointment.
- v) **OTHER TERMS AND CONDITIONS**
  - 1) The bidders, who involve in any form of lobbying/ influencing/ canvassing etc., in selection process will be disqualified.
  - 2) TSCB reserves the right to :
    - a) Reject any and all responses received in response to the RFP
    - b) Waive or Change any formalities, irregularities, or inconsistencies in proposal format delivery
    - c) To negotiate any aspect of proposal with any bidder and negotiate with more than one bidder at a time
    - d) Extend the time for submission of all proposals
    - e) Select the most responsive bidder ( in case no bidder satisfies the eligibility criteria in totality)
    - f) Select the next most responsive bidder if negotiations with the bidder of choice fail to result in an agreement within a specified time frame.
    - g) Share the information/ clarifications provided in response to RFP by any bidder, with any other bidder(s) /others, in any form.
    - h) Cancel the RFP/Tender at any stage, without assigning any reason what so ever.



- 3) The key persons identified by the consultant for the project should carry out their activities from the Head Office of TSCB. The consultant has to furnish the work space required by them.
- 4) The clarifications, if any, required by the bidder should be informed in writing, in advance to the address given above. Such clarifications can be asked up to the last date for submission of bids. If the evaluation committee in its absolute discretion deems that the originator of the clarification will gain any advantage by a response to a question, then the evaluation committee reserves the right to communicate such query and response to all respondents of the RFP. The consultant appointed under the RFP cannot participate/ bid for providing services/ products under the project.
- 5) **SUBSTITUTION OF PROJECT TEAM MEMBERS:** During the assignment, the substitution of key staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the consultant can do so only with the concurrence of the TSCB by providing other staff of same level of qualifications and expertise. If the TSCB are not satisfied with the substitution, the TSCB reserves the right to terminate the contract and recover whatever payments made by the TSCB to the consultant during the course of this assignment besides claiming an amount, equal to the contract value as liquidated damages. However, the TSCB reserves the right to insist the consultant to replace any team member with another (with the qualifications and expertise as required by the TSCB) during the course of assignment.
- 6) **PROFESSIONALISM:** The consultant should provide professional, objective and impartial advice at all times and hold the TSCB interests paramount and should observe the highest standard of ethics while executing the assignment.
- 7) **ADHERENCE TO STANDARDS:** The consultant should adhere to laws of land and 'rules, regulations and guidelines' prescribed by various regulatory, statutory and Government authorities.
- 8) **NO BINDING LEGAL RELATIONSHIP:** It may be noted that no binding legal relationship will exist between any of the Respondents of this RFP and the TSCB, until execution of a contractual agreement.
- 9) The TSCB reserves the right to conduct an audit/ongoing audit of the consulting services provided by the consultant.
- 10) The TSCB reserves the right to ascertain information from the TSCB, Banks and other institutions to which the bidders have rendered their services for execution of similar projects.
- 11) **EXPENSES:** It may be noted that TSCB will not pay any amount/expenses / charges / fees / traveling expense / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses other than the "Agreed Professional Fee". However, traveling, boarding and lodging expenses, if any, for site visit outside PMO and registered office of the consultant for project related work will be discussed with the individual TSCB as to the need, duration, number of personnel involved, etc., and will have to be cleared by the TSCB in advance in writing. Settlement of bills in such cases will be at rates applicable to appropriate grade of officers of TSCB against production of tickets and bills.



- 12) **TERMS OF PAYMENT:** The consultant's fees will be paid in the following manner for each item/activity (of the 8 items/activities) which are described in the Price bid (Annexure B):

For item No 1

- 20% of the professional fees on floating the CBS tender
- 20% of the professional fees on appointment of the vendor
- 20% of the professional fees on completion of CBS in 25% CBS implementation w.r.t. total number of branches of TSCB.
- 20% of the professional fees on completion of 50% CBS implementation w.r.t. total number of branches of TSCB.
- 10% of the professional fees on completion of 100% CBS implementation.
- 10% Head Office/Regional Office Mechanisation and all activities related to items 2 to 8 of annexure B.

For items/activities from No 2 to 8

- 25% of the professional fees on floating tenders
- 25% of the professional fees on appointment of the vendors
- 25% of the professional fees on completion of implementation
- 25% of the professional fees on sign-off by the TSCB

The payments as to Professional Fees will be effected to the Consultant as per the following mile stones and deliverables. It may be noted that the deliverables mentioned in the following table are only for the purpose of effecting professional fees payment. The consultant shall deliver all the "Deliverables" as mentioned under 2.2.7.

SL. NO.	MILE STONE	Payment	Deliverables (Only major deliverables are indicated)
1	Professional fee for the consultancy services for:  Implementation of following applications of "Technology Upgradation packages" including "System Integration".	20% of the professional fees on floating tenders	1. As per 2.2.7(i) 2. As per 2.2.7(ii) 3. As per 2.2.7(iii) 4. As per 2.2.7(iv) 5. As per 2.2.7(vii) 6. As per 2.2.7(xix) 7. Functional and technical specifications for CBS, TBM and Technology upgradation suite of Packages, other related applications systems, service providers, IT infrastructure for Br/Offices/RO/HO etc., 8. RFPs for above 9. As per 2.2.7(xx) 10. As per 2.2.7(xxi) 11. As per 2.2.7(xxiv), if required
	<ul style="list-style-type: none"> <li>• Core Banking Solution including ,KCC, Micro-Finance</li> <li>• Collection/Payment Services</li> <li>• Corporate General Ledger</li> <li>• Rural Agricultural and SME financing</li> <li>• ALM facility</li> <li>• Transfer Pricing</li> </ul>	20% of the professional fees on appointment of the vendors	1. Evaluation report of the prospective vendors 2. POs/SLAs/NDAs



	<ul style="list-style-type: none"> <li>Solution</li> <li>Financial Inclusion Solution</li> <li>Government Business</li> <li>Locker System</li> <li>AML facility</li> <li>Any other application package related to CBS, TBM and Technology Upgradation Solution identified during the course of assignment</li> </ul>	20% of the professional fees on completion of 25% CBS implementation w.r.t. total no. of branches of TSCB	<ol style="list-style-type: none"> <li>As per 2.2.7(xvii)</li> <li>RFP for UAT vendor, if opted by TSCB</li> <li>UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly</li> <li>As per 2.2.7(xxiv)</li> </ol>
		20% of the professional fees on completion of 50% CBS implementation w.r.t. total no. of branches of TSCB	<ol style="list-style-type: none"> <li>As per 2.2.7(xvi)</li> <li>Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly</li> <li>As per 2.2.7(xxiv)</li> </ol>
		20% of the professional fees on completion of 100% CBS implementation w.r.t. total no. of branches of TSCB and all activities related to item 2 to 7	Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly As per 2.2.7(xxiv)
2	Professional fee for the consultancy services for implementation of : <ul style="list-style-type: none"> <li>Enterprise management system software (EMS/NMS)</li> <li>On-line reconciliation of IBR and DDR</li> <li>Interfacing and reconciliation of Multi City Cheques</li> <li>Interfacing the Non-CBS branches with CBS branches</li> </ul>	25% of the professional fees on floating tenders	<ol style="list-style-type: none"> <li>Strategy/Approch report</li> <li>Project Plan</li> <li>Functional and technical specifications</li> <li>RFPs</li> </ol>
		25% of the professional fees on appointment of the vendors	<ol style="list-style-type: none"> <li>Evaluation report of the prospective vendors</li> <li>POs/SLAs/NDAs</li> </ol>
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly
3	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>Enterprise-wide network</li> </ul>	25% of the professional fees on floating tenders	<ol style="list-style-type: none"> <li>Strategy/Approch report</li> <li>Project Plan</li> <li>Functional and technical specifications</li> <li>RFPs</li> </ol>
		25% of the professional fees on appointment of the vendors	<ol style="list-style-type: none"> <li>Evaluation report of the prospective vendors</li> <li>POs/SLAs/NDAs</li> </ol>
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly
4	Professional fee for the consultancy services for implementation of delivery channels: <ul style="list-style-type: none"> <li>ATM, POS, Tele-Banking, Mobile Banking, SMS Banking, Internet Banking, Financial Inclusion transaction points and other delivery channels that help to reap the benefits of Core Banking Solution implementation</li> </ul>	25% of the professional fees on floating tenders	<ol style="list-style-type: none"> <li>Strategy/Approch report</li> <li>Project Plan</li> <li>Functional and technical specifications</li> <li>RFPs</li> </ol>
		25% of the professional fees on appointment of the vendors	<ol style="list-style-type: none"> <li>Evaluation report of the prospective vendors</li> <li>POs/SLAs/NDAs</li> </ol>
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly





		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
5	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>Data Centre</li> </ul> (Note "Data Centre" if Centralised database is chosen by the bank and "Data centres" if distributed database model is chosen by the Bank)	25% of the professional fees on floating tenders	1.Strategy/Approch report 2. Project Plan 3.Functional and technical specifications 4.RFPs
		25% of the professional fees on appointment of the vendors	1.Evaluation report of the prospective vendors 2. POs/SLAs/NDAs
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly
6	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>Disaster Recovery Site</li> </ul>	25% of the professional fees on floating tenders	1.Strategy/Approch report 2. Project Plan 3.Functional and technical specifications 4.RFPs
		25% of the professional fees on appointment of the vendors	1.Evaluation report of the prospective vendors 2. POs/SLAs/NDAs
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly
7	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>Security Architecture</li> </ul>	25% of the professional fees on floating tenders	1.Strategy/Approch report 2. Project Plan 3.Functional and technical specifications 4.RFPs 5. As per 2.2.7(viii)
		25% of the professional fees on appointment of the vendors	1.Evaluation report of the prospective vendors 2. POs/SLAs/NDAs
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly
8	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>Help Desk</li> </ul>	25% of the professional fees on floating tenders	1.Strategy/Approch report 2. Project Plan 3.Functional and technical specifications 4.RFPs
		25% of the professional fees on appointment of the vendors	1.Evaluation report of the prospective vendors 2. POs/SLAs/NDAs
		25% of the professional fees on completion of implementation	RFP for UAT vendor, if opted by TSCB UAT/Completion certificate duly signed by the respective vendor / TSCB and Consultant jointly
		25% of the professional fees on sign-off by the TSCB	RFP for selecting auditor if opted by TSCB Audit Completion certificate duly signed by the respective Auditor/TSCB and Consultant jointly



13) **LIQUIDATED DAMAGES (LD) :**

- a) The TSCB will impose a penalty as liquidated damages, of Rs. 10000/- (Rupees ten thousand only) per month or part thereof, for delay in not adhering to the time schedules of the project program management work, which will be drawn up in consultation with the Consultant.
- b) If the selected Bidder fails to complete the due performance of the contract in accordance to the specification and conditions of the bid document, the TSCB reserves the right either to cancel the contract or to accept performance already made by the bidder. The TSCB reserves the right to recover a suitable amount as deemed reasonable by the TSCB as Liquidated Damage for non-performance.
- c) Both the above Liquidated Damages are independent of each other and are applicable separately and concurrently.
- d) LD is not applicable for reasons attributable to the TSCB and Force Majeure. However, it is the responsibility/onus of the bidder to prove that the delay is attributed to the TSCB and Force Majeure. The bidder shall submit the proof authenticated by the bidder and bank's official that the delay is attributed to the TSCB and Force Majeure along with the bills requesting payment.

14) **Indemnity**

The bidder shall indemnify TSCB and keep indemnified for against any loss or damage that TSCB may sustain on account of violation of patent, trademarks etc. by the bidder. The total liability of the selected bidder under this clause and contract shall not exceed the total contract value.

15) **Authorized signatory**

The selected bidder shall indicate the authorized signatories who can discuss and correspond with the TSCB, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the TSCB. The bidder shall furnish proof of signature identification for above purposes as required by the TSCB.

16) **Force Majeure**

- a) Force Majeure is herein defined as any cause, which is beyond the control of the selected Bidder or the TSCB as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the Contract, such as :
  - i) Natural phenomena, including but not limited to floods, droughts, earthquakes, epidemics,
  - ii) Acts of any Government, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes,
  - iii) Terrorist attacks, public unrest in work area provided either party shall within fifteen (15) days from the occurrence of such a cause notify the other in writing of such causes. The Bidder or the TSCB shall not be liable for delay in performing his/her obligations resulting from any Force Majeure cause as referred to and/or defined above.



17) **Contract Performance Guarantee:**

- a) The selected Bidder shall furnish an unconditional and irrevocable TSCB Guarantee for 20% of the contract value, in favor of the TSCB, from a scheduled/nationalized Bank towards due performance of the contract in accordance with the specification and conditions of the bid document.
- b) The Bidder shall submit the above Guarantee within one month from the date of acceptance of letter of appointment. The Contract Performance Guarantee shall be kept valid for the entire period of assignment. The guarantee should have additional claim period of three months after expiry of guarantee.

18) **Resolution of Disputes**

- a) All dispute or differences whatsoever arising between the selected bidder and the TSCB out of or in relation to the construction, meaning and operation or effect of the Contract, with the selected bidder, or breach thereof shall be settled amicably. If, however, the parties are not able to resolve any dispute or difference aforementioned amicably, the same shall be settled by arbitration in accordance with the Rules of Arbitration of the Indian Council of Arbitration and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award.
- b) Work under the Contract shall be continued by the selected bidder during the arbitration proceedings unless otherwise directed in writing by the TSCB unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or of the umpire, as the case may be, is obtained and save as those which are otherwise explicitly provided in the Contract, no payment due or payable by the TSCB, to the bidder shall be withheld on account of the ongoing arbitration proceedings, if any, unless it is the subject matter or one of the subject matters thereof.
- c) The venue of the arbitration shall be at Agartala, Tripura.

19) **Applicable Law and Jurisdiction of court**

- a) The Contract with the selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Agartala, Tripura (with the exclusion of all other Courts).

- vi) **RIGHT TO REJECT BIDS** : TSCB reserves the absolute right to reject the response/proposal if it is not in accordance with its requirements and no correspondence will be entertained by the TSCB in the matter. The bid is liable to be rejected if,
- a) It is not in conformity with the instructions mentioned in this tender document.
  - b) It is not accompanied by the requisite EMD.
  - c) It is not properly/duly signed.
  - d) It is received through Telex or Telegram.
  - e) It is received after expiry of the due date and time
  - f) It is incomplete including non-furnishing the required documents.
  - g) It is evasive or contains incorrect information.
  - h) There is canvassing of any kind.
  - i) It is submitted anywhere other than the tender box.



vii) **VALIDITY:**

- a) The bidder shall keep the bid valid for a period of six months from the last date for the submission of bids.
- b) The TSCB shall have the right at its absolute discretion to continue the assignment/contract on the selected bidder for future requirement on the rates finalized in this processing for various items/activities as described in the Price Bid after expiry of current assignment period.
- c) This RFP and offer made against this RFP and completion of selection process of the consultant on the basis of this RFP is not a contract. After issuance of engagement letter to the selected consultant TSCB shall enter into contract with the selected consultant which will be binding to TSCB.

i) **CANCELLATION OF CONTRACT AND COMPENSATION :**

- a) The TSCB reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by the TSCB on the following circumstances:
  - 1) The selected bidder commits a breach of any of the terms and conditions of the bid/contract.
  - 2) The bidder goes into liquidation voluntarily or otherwise.
  - 3) **An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid.**
  - 4) The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.
  - 5) If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
- b) After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the TSCB reserves the right to get the balance contract executed by another party of its choice by giving one months notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the TSCB may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.
- c) The TSCB reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking Bank Guarantee, if any, under this contract or any other contract/order.

ix) **TENDERING PROCESS SCHEDULE :**

- a) **The schedule of tendering process is given below :**
  - 1) **There will be a pre-bid meeting on 18.12.2010 at 12.00 PM and all the clarifications related to the RFP would be replied.**
  - 2) **Last date for submission of Technical and Commercial bids is 28.12.2010 at 2 pm.**
  - 3) **Date of opening the technical bids is 28.12.2010 at 3.30 PM.**



- 4) Date of opening the commercial bids will be intimated to the short listed bidders later.
- b) The time schedule is to be strictly followed. You are requested to participate in the same.
- x) **NON PAYMENT OF PROFESSIONAL FEES** : If any of the items/activities as mentioned in the price bid and as mentioned in Annexure -D are not taken up by the TSCB during the course of this assignment, the TSCB will not pay the professional fees quoted by the consultant in the Price Bid against such activity/item.
- xi) **ASSIGNMENT** : Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the consultant, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the TSCB.
- xi) **Non-Solicitation** : The consultant, during the term of the contract and for a period of two years thereafter shall not without the express written consent of the TSCB, directly or indirectly: a) recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the TSCB in rendering services under the contract; or b) induce any person who shall have been an employee or associate of the TSCB at any time to terminate his/ her relationship with the TSCB.
- xii) **No Employer-Employee Relationship**: The consultant or any of its holding/subsidiary/joint-venture/ affiliate / group / client companies or any of their employees / officers / staff / personnel / representatives/agents shall not, under any circumstances, be deemed to have any employer-employee relationship with the TSCB or any of its employees/officers/ staff/representatives/ personnel/agents.
- xiii) **Vicarious Liability** : The consultant shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the consultant and shall be vicariously liable for all the acts, deeds or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the consultant, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the consultant shall be paid by the consultant alone and the TSCB shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the consultant's employees, agents, contractors, subcontractors etc. The consultant shall agree to hold the TSCB, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the TSCB through the action of consultant's employees, agents, contractors, subcontractors etc.
- xv) **SUBCONTRACTING** : The consultant shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the consultant under the contract without the prior written consent of the TSCB .



## 2.7. CONSULTANT SELECTION/EVALUATION PROCESS

- i) The evaluation/selection process will be done with combination of technical competence and commercial aspects as detailed here below. A maximum of 70 marks will be allocated for the technical bid. The evaluation of functional and technical capabilities of the bidders of this RFP will be completed first as per the following guidelines. The technical proposals only will be subjected for evaluation at this stage. The bidders scoring less than 40 marks (cut-off score) out of 70 marks in the technical evaluation shall not be considered for selection process. But if none of the bidders gets the cut-off score, then the highest three bidders will be considered. Once the evaluation of technical proposals is completed, the bidders who score more than the prescribed cut-off score or if none of the bidders gets the cut-off score then the highest three bidders will only be short listed. The commercial proposals of short listed bidders will only be opened later.
- ii) The evaluation of technical proposals among other things will be based on the following:
  - a) Bidder's financial stability
  - b) Methodology/Approach proposed for accomplishing the proposed project.
  - c) Professional qualifications and experience of the key staff proposed/identified for this assignment.
  - d) Prior experience of the bidder in undertaking projects of similar nature.
- iii) The technical proposal evaluation will be undertaken by comparing responses against pre-determined scoring and weighting criteria as detailed here below.
- iv) The short-listed bidders of this RFP have to give a presentation on the methodology/ approach, time frame for various activities, strengths of the bidders in implementation of the envisaged Technology Upgradation Project. The technical competence and capability of the bidder should be clearly reflected in the presentation. If any short listed bidder fails to make such presentation, they will be eliminated from the selection process. **It may be noted that the marks awarded for "methodology/approach proposed for accomplishing the proposed project" while evaluating the technical proposal initially may be changed by the TSCB after the presentations.**
- v) After the presentations by the short-listed bidders, the Commercial bids of the short-listed bidders of this RFP will be opened and will be subjected to the evaluation criteria detailed here below as per clause 2.7(vii)(b). and L1 will be arrived at. The evaluation committee reserves the right to negotiate the price with the **finally** short listed bidder (L1) before awarding the contract. It may be noted that TSCB will not entertain any price negotiations with any other bidders.
- vi) At the sole discretion and determination of the TSCB, the TSCB may add any other relevant criteria for evaluating the proposals received in response to this RFP.



vii) **EVALUATION CRITERIA**

a) **TECHNICAL BID EVALUATION CRITERIA**

SI.No.	CRITERIA	WEIGHTAGE CRITERIA	WEIGHTAGE	MAXIMUM MARKS	
01	Financial position	1. If the bidder has earned net profit of 1 Cr for the financial year 2009-10	4 Marks	10	
		2. If the bidder has earned net profit of 1 cr for the financial year 2008-09	4 Marks		
		3. If the bidder has earned net profit of 1 cr for the financial year 2007-08	2 Mark		
02	Proposed Methodology / Approach for carrying out the Project / Assignment	Evaluation will be done by the experts and or utilizing third party expertise		10	
03	Proposed Team Members Profiles	<b>Previous Experience</b>		15	
		If a member of the proposed team was part of a team which executed similar assignment of one Public Sector Bank/RRB/Cooperative Bank in India while on the rolls of bidder (one mark for one member)	4 Mark		
		If a member of the proposed team was part of a team which executed similar assignment for two or more Public Sector Banks/RRB/Cooperative Bank in India while on the rolls of bidder (two marks for one member)	6 Marks		
		<b>Certifications / Accreditations</b>			
		If any member of the proposed team is a CAIIB	1 Mark		
		If any member of the proposed team is a CISA / CSQA	1 Mark		
		If any member of the proposed team is a CISSP	1 Mark		
		If any member of the proposed team is a BS7799 LI/LA	1 Mark		
		If any member of the proposed team is a CCNA / CCNE / Enterprise Servers or similar certifications	1 Mark		
04	Experience of carrying out similar assignments (Consultancy for CBS Project as defined under Scope of Work)	1. If the bidder has already carried out similar assignment for three Public Sector Banks (5 marks per PSU Bank)	15 Marks	35	
		2. If the bidder has already carried out similar assignments for three RRB/ ( 5 marks per RRB assignment)	15 Marks		
		3. If the bidder is carrying out similar assignments for / one Cooperative Bank	05 Marks		
	TOTAL MARKS			70	



b) **COMMERCIAL BID EVALUATION CRITERIA**

It may be noted that commercial bids will be subjected to following evaluation process.

1) **Grading of Bidders**

The bidder who scores highest marks in technical evaluation will be termed as T1 and will be taken as base.

The bidder who scores second highest marks in technical evaluation will be termed as T2 and his quote will be subjected to PRICE LOADING based on the difference in marks scored by T1 over T2.

The bidder who scores third highest marks in technical evaluation will be termed as T3 and his quote will be subjected to PRICE LOADING based on the difference in marks scored by T1 over T3. And so on.

2) **PRICE LOADING:**

Difference of every 3 marks (Part thereof treated as next 3) will attract 10% loading on price. The amount quoted by T1 will be the base for the loading.

If the difference in marks between T1 & T2, T1 & T3, T1 & T4 etc., is 2 marks, price loading will not be done for such quotes.

After Price Loading as above, notional prices for all the bidders except T1 will be arrived at.

3) **ARRIVAL OF NOTIONAL L1 :**

L1 will be the bidder whose Notional Price is the least among all the bidders after the price loading as above.

4) In case of a tie, TSCBs decision will be the final and will be based on marks scored in the technical bid evaluation only.

**2.8. PROPOSAL AND OTHER FORMATS**

**ANNEXURE A**

**a) Technical Proposal format :**

Particulars to be provided by the bidder in the technical proposal – Tender No. TSCB/CBS/Consultant/10/2010 (RT) dated 03.12.2010 of TSCB.

Sl. No	Particulars	Details to be furnished by the bidder
1	Name of the Bidder	
2	Year of establishment and constitution Certified copy of "Partnership Deed" or "Certificate of Incorporation" should be submitted as the case may be.	
3	Location of Registered Office/Corporate Office and address	
4	Mailing address of the bidder	
5	Names and designations of the persons authorised to make commitments to the TSCB	
6	Telephone and fax numbers of contact	
7	E-mail addresses of contact persons	





8	Details of : Description of business and business background Service Profile and client profile Domestic & International presence Alliance and joint ventures	
9	Whether the consulting process conform to ISO9001(2000), BS7799, ISO17799 standards and if so, furnish details of compliance	
10	Details of experience/knowledge possessed in the areas of Project Planning and management review, Resource Planning, Role and Responsibility definition, Co-ordination across multiple teams, Project risk analysis and containment	
11	Gross revenue of the bidder (not of group) Year 2007-08 Year 2008-09 Year 2009-10	
12	Net Profit of the bidder (not of the group) Year 2007-08 Year 2008-09 Year 2009-10 Documentary proofs are to be enclosed	
11	Details of the similar assignments executed by the bidder during the last two years (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	
12	Details of the similar assignments on hand as on date (Name of the Bank, time projected for execution of the assignment and documentary proofs from the Bank are to be furnished)	
13	Name of the team leader identified for this assignments and his professional qualifications and experience/expertise Details of similar assignments handled by the said team leader Documentary proofs for all the assertions are to be enclosed	As per Annexure – E



14	Name of the other team members identified for this assignment and their professional qualifications and experience/expertise Details of similar assignments handled by the said team members Documentary proofs for all the assertions are to be enclosed	As per Annexure – E
15	Estimated work plan and time schedules for providing consultancy services for this assignment	
16	Effort estimate and elapsed time are to be furnished in Annexure D	As per Annexure – D
17	Details of inputs, infrastructure requirements required by the bidder to execute this assignment.	
18	Details of the bidder's proposed methodology/approach for providing consultancy services to the TSCB with specific reference to the <b>scope of work</b> .	
19	Details of deliverables, other than "Deliverables" specified by the Bank, the bidder proposes with specific reference to the <b>scope of work</b> .	

1. We confirm that we will abide by all the terms and conditions contained in the RFP.
2. We hereby unconditionally accept that TSCB can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders.
3. All the details mentioned by us are true and correct and if TSCB observes any misrepresentation of facts on any matter at any stage, TSCB has the absolute right to reject the proposal and disqualify us from the selection process.
4. We confirm that this response, for the purpose of short-listing, is valid for a period of six months, from the date of expiry of the last date for submission of response to RFP.
5. We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the TSCB will have the right to disqualify us in case of any such deviations.

Place :  
Date :

Seal & Signature of the bidder



## b) Commercial Proposal format :

**COMMERCIAL BID – TECHNOLOGY UPGRADATION PROJECT**Tender No. **TSCB/CBS/CONSULTANT/-10/2010 (RT)**, dated 03.12.2010 of TSCBName of the bidder :  
and address

<i>SL. NO.</i>	<i>ITEM / ACTIVITY</i>	<i>PROFESSIONAL FEE (in Rs.)</i>
1	Professional fee for the consultancy services for:  Implementation of following applications of “Technology Upgradation Project” including “System Integration” as defined under 2.2.1.4. <ul style="list-style-type: none"> <li>• Core Banking Solution including Finance, KCC, Micro-Finance</li> <li>• Collection/Payment Services</li> <li>• Corporate General Ledger</li> <li>• Rural Agricultural and SME financing</li> <li>• ALM facility</li> <li>• Transfer Pricing Solution</li> <li>• Financial Inclusion Solution</li> <li>• Government Business</li> <li>• Locker System</li> <li>• AML facility</li> <li>• Any other application package related to CBS, TBM and Technology Upgradation Solution identified during the course of assignment</li> </ul>	Rs. (.....)
2	Professional fee for the consultancy services for implementation of : <ul style="list-style-type: none"> <li>• Enterprise management system software (EMS/NMS)</li> <li>• On-line reconciliation of IBR and DDR</li> <li>• Interfacing and reconciliation of Multi City Cheques</li> <li>• Interfacing the Non-CBS branches with CBS branches</li> </ul>	Rs. (.....)
3	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>• Enterprise-wide network</li> </ul>	Rs. (.....)
4	Professional fee for the consultancy services for implementation of delivery channels: <ul style="list-style-type: none"> <li>• ATM, POS, Tele-Banking, Mobile Banking, SMS Banking, Internet Banking, Financial Inclusion Transaction points and other delivery channels that help to reap the benefits of Core Banking Solution implementation</li> </ul>	Rs. (.....)
5	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>• Data Centre (Note “Data Centre” if Centralised database is chosen by the bank and “Data centres” if distributed database model is chosen by the Bank)</li> </ul>	Rs. (.....)
6	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>• Disaster Recovery Site</li> </ul>	Rs. (.....)
7	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>• Security Architecture</li> </ul>	Rs. (.....)
8	Professional fee for the consultancy services for establishment of : <ul style="list-style-type: none"> <li>• Help Desk</li> </ul>	Rs. (.....)



Professional fees for “studying the existing business processes, IT Systems and draw a overall IT strategy for the TSCB including implementing the Project”, “Gap Analysis” “Business Process Reengineering”, “drawing a comprehensive Project Management Methodology”, “formulating/modifying IT Policies/Procedures/BCP/DRP”, activities related to “Data Migration”, activities related to “User Acceptance Tests/Audits” and other tasks defined under the scope of work of RFP but do not find place in the above table are not requested as the same should be considered/included while quoting for the various activities/items referred above.

### **TERMS AND CONDITIONS**

- 1) The above quoted fee is the lump sum (fixed price) amount and any add on in any form will not be payable by the Bank for whatsoever reason.
- 2) The fee includes all taxes, duties, levies, service tax, etc.,
- 3) The fee also includes the cost of deliverables for all the phases of the Project.
- 4) Bank will deduct the tax at source, if any, as per the law of the land.
- 5) Further, we confirm that we will abide by all the terms and conditions contained in the Request for Proposal document.

Place :  
Date :

Seal & Signature of the bidder



**c) Compliance Certificate:**

To,  
The Managing Director  
Tripura State Co-operative Bank Ltd.  
Head Office, 1<sup>st</sup> Floor, Amulya Market  
Agartala – 799 001.

Date : .

Ref: - Tender No. TU **TSCB/CBS/CONSULTANT/-10/2010(RT)** dated.03.12.2010

Dear Sir,

1. Having examined the Tender Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide consulting services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to complete the project within the scheduled time lines.
3. We confirm that this offer is valid for six months from the last date for submission of Tender Documents to the TSCB.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. 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".
6. We agree that the TSCB are not bound to accept the lowest or any Bid the TSCB may receive.
7. We have not been barred/black listed by any regulatory / statutory authority.

Dated this.....by .....20

Authorised Signatory  
(Name)

Phone No. :

Fax :

E-mail :

(This letter should be on the letter head of bidder duly signed by an authorized signatory)



## d) Estimated effort and elapsed time:

TENDER NO. TSCB/CBS/CONSULTANT/-10/2010(RT) DATED 03.12.2010 OF TSCB

Sl. No.	Items	Elapsed Time	Effort in MAN-DAYS	Number of Team Members who will be Deployed	Remarks
1	<p>Implementation of following applications of "Technology Upgradation packages" including "System Integration" as defined under 2.2.1.4.</p> <ul style="list-style-type: none"> <li>• Core Banking Solution including Trade Finance, KCC, Micro-Finance</li> <li>• Collection/Payment Services</li> <li>• Corporate General Ledger</li> <li>• Rural Agricultural and SME financing</li> <li>• ALM System</li> <li>• Transfer Pricing Solution</li> <li>• Financial Inclusion Solution</li> <li>• Government Business</li> <li>• Locker System</li> <li>• AML System</li> </ul> <p>Any other application package related to CBS, TBM and Technology Upgradation Solution identified during the course of assignment</p>				
2	<p>Implementation of :</p> <ul style="list-style-type: none"> <li>• Enterprise management system software (EMS/NMS)</li> <li>• On-line reconciliation of IBR and DDR</li> <li>• Interfacing and reconciliation of Multi City Cheques</li> <li>• Interfacing the Non-CBS branches with CBS branches</li> </ul>				
3	<p>Establishment of :</p> <ul style="list-style-type: none"> <li>• Enterprise-wide network</li> </ul>				
4	<p>Implementation of delivery channels:</p> <ul style="list-style-type: none"> <li>• ATM, POS, Tele-Banking, Mobile Banking, SMS Banking,</li> </ul>				



	Internet Banking and other delivery channels that help to reap the benefits of Core Banking Solution implementation				
5	Establishment of : <ul style="list-style-type: none"> <li>Data Centre</li> </ul> (Note "Data Centre" if Centralised database is chosen by the bank and "Data centres" if distributed database model is chosen by the Bank)				
6	Establishment of : <ul style="list-style-type: none"> <li>Disaster Recovery Site</li> </ul>				
7	Establishment of : <ul style="list-style-type: none"> <li>Security Architecture</li> </ul>				
8	Establishment of : <ul style="list-style-type: none"> <li>Help Desk</li> </ul>				

Place :

Date :

Seal & Signature of the bidder



## e) Proposed Team Profile:

TENDER NO. TSCB/CBS/CONSULTANT/-10/2010(RT) DATED 03.12.2010 OF TSCB

Sl. No	Name of Proposed Team Leader (Proposed Team Member)	Professional qualifications	Certifications/ Accreditations	Banking Solutions expertise (Mention if he has worked in Banks earlier) in terms of years and areas of expertise	IT Expertise in terms of years and areas of expertise	Legal expertise in terms of years and areas of expertise	Number of similar assignments involved in Cooperative Banks/RRBs / Public Sector Banks in India

Documentary proofs may be enclosed to substantiate the claims made.

Place :

Date :

Seal & Signature of the bidder

**END OF DOCUMENT**

