



**Request For Proposal (RFP)**

for

**Selection of Application Service Provider for Mobile  
Banking Solution along with IMPS Solution, UPI  
Switch and Solution and BBPS interface**

The Chandigarh State Cooperative Bank Ltd.

Head Office: S.C.O. 1088-89 Sector 22 B Chandigarh

---

Website: [www.cscbapex.com](http://www.cscbapex.com) Email Id: [cscbapex@gmail.com](mailto:cscbapex@gmail.com), [cscbapex@yahoo.co.in](mailto:cscbapex@yahoo.co.in),  
[it.secion@cscbapex.com](mailto:it.secion@cscbapex.com) Contact No 0172-5025328, 0172-5024969

## **TENDER NOTIFICATION**

The Chandigarh State Cooperative Bank Ltd.

SCO 1088-89, Sector 22 B

Chandigarh. 160 022

The Chandigarh State Cooperative Bank Ltd, Chandigarh, hereby invites sealed Proposals from experienced Firms for Implementation, Operation and maintenance of Mobile Banking Solution along with IMPS solution, UPI Switch and Solution and BBPS interface. The Proposals should be submitted according to two cover System consisting of Technical Bid and Commercial Bid. The Tender Document can be downloaded from Bank's website <https://cscbapex.com> from 03.01.2022 at 10:00 am. The last date of submission of Bids is scheduled on 18.01.2022 up to 04:00 pm

# Contents

<b>SN</b>	<b>Particulars</b>	<b>Page</b>
<b>1</b>	General Information	4
<b>1.1</b>	Disclaimer	5
<b>1.2</b>	Objectives	5
<b>1.3</b>	Abbreviations	5
<b>2</b>	Detailed Scope of work	6
<b>2.1</b>	Mobile Banking Solution	7
<b>2.1.1</b>	Detailed Scope of work	8
<b>2.1.2</b>	Supply of Software Licenses	9
<b>2.1.3</b>	Hardware	9
<b>2.1.4</b>	Implementation	9
<b>2.2</b>	IMPS Solution Services	10
<b>2.2.1</b>	Scope of Work	10
<b>2.3</b>	Unified Payment Interface Switch and Solution	10
<b>2.3.1</b>	Detailed Scope of Work	11
<b>2.3.2</b>	Supply of software Licenses	12
<b>2.3.3</b>	Hardware for UPI Solution	13
<b>2.4</b>	Interface with Bharat Bill Payment System (BBPS)	13
<b>2.4.1</b>	Detailed Scope of Work	13
<b>3</b>	Terms and Condition for Submission of Proposal	14
<b>3.1</b>	Eligibility Criteria	14
<b>3.2</b>	General Conditions	15
<b>3.3</b>	Purchaser's Right to Reject any/all Bids	16
<b>3.4</b>	Bid Rejection Criteria	16
<b>3.5</b>	Bid Evaluation Process	17
<b>3.6</b>	The Schedule of dates	18
<b>3.7</b>	Instructions to Bidders	18
<b>3.8</b>	Schedule of Payments	20

<b>3.9</b>	Rates	20
<b>3.10</b>	Penalties	20
<b>3.11</b>	Termination of Contract	21
<b>3.12</b>	Taxes and Duties	21
<b>3.13</b>	Indemnity	21
<b>3.14</b>	Confidentiality	21
<b>3.15</b>	Limitation of Liability	21
<b>3.16</b>	Force Majeure during the Pendency	22
<b>3.17</b>	Arbitration	22
<b>3.18</b>	Agreement	22
<b>4</b>	Functional and Technical Requirements	22
<b>4.1</b>	Annexure A : Functional and Technical Requirements for Mobile Banking along with IMPS and UPI solutions	22
<b>5</b>	Performa of Commercial Bid	30
<b>5.1</b>	Annexure B: Performa of Commercial Bid	30
<b>6</b>	Bid Proposal Proforma	31
<b>6.1</b>	Bid Covering Letter	31
<b>6.2</b>	Performa of Technical Bid	32
<b>6.3</b>	Deviation from the Detailed Technical Specification	33
<b>6.4</b>	Performa of Manufacturers/ Developers Authorization	34
<b>6.5</b>	Proforma for Commercial Bid	35

# 1 General Information

## 1.1 Disclaimer:

The information contained in this Request for Proposal (RFP) document or subsequently provided to interested parties, whether verbally or in documentary form by or on behalf of Bank by any of their authorized employees or advisors or consultants, is provided to the Bidders based on the terms and conditions set out in this RFP document only and any other terms and conditions subject to which such Information is provided.

This RFP document is not an agreement and is not an offer by the BANK to any other party. The purpose of this RFP document is to provide the Bidders with information to assist the formulation of their bid for short listing and final selection for appointment as Application Service Provider for Mobile Banking Solution along with IMPS and UPI. Each Bidder, if so, required may approach the BANK for any further information. However, the BANK is not obliged to furnish any part or whole of information sought by the Bidders.

The BANK may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the Information including the qualification process in this RFP document at any time including prior to submission of the bids.

The BANK reserves the right to accept or reject any or all Applications and qualify or disqualify any or all applicants without giving any reasons. The BANK will not entertain any claim for expenses in relation to the preparation of RFP submissions.

## 1.2 Objective:

The Chandigarh State Co-operative Bank Ltd. wants to introduce Mobile Banking Application to leverage their customer service. Mobile phone is a common technology device that become part of every individual in the information era. As part of this plan, Bank proposes to implement Mobile Banking Application along with IMPS Solution, UPI Switch and Solution. **The proposed solution will be hosted at Bidder's certified Data Centre (DC) and Disaster Recovery Centre (DRC).** Selected bidder is expected to make all efforts and commit all resources to make this project meet its objective.

## 1.3 Abbreviations:

AMC	Annual Maintenance Contract
API	Application Programming Interface
ASP	Application Service Provider
ATM	Automatic Teller Machine
ATS	Annual Technical Support
BBPS	Bharat Bill Payment System
BHIM	Bharat Interface for Money
CAPEX	Capital Expenditure
CIBIL	Credit Information Bureau (India) Limited
CBS	Core Banking Solution
DC	Data Center
DD	Demand Draft
DRC	Disaster Recovery Center
ECOM	E-Commerce
EMD	Earnest Money Deposit
EOI	Expression of Interest

FM	Facility Management
IBA	Indian Banks' Association
IMPS	Immediate Payment Service
IRBT	Institute for Development and Research in Banking technology
IT	Information Technology
LOI	Letter of Intent
MFI	Micro finance Institutions
MIS	Management Information System
MTPS	Multi Transfer Price System
NABARD	National Bank for Agriculture and Rural Development
NPCI	National Payment Corporation of India
NUUP	National Unified USSD Platform
OEM	Original Equipment Manufacturer
OS	Operating System
OTP	One Time Password
OPEX	Operational Expenditure
PBG	Performance bank Guarantee
PO	Purchase Order
RFP	Request for Proposal
SLA	Service Level Agreement
SMS	Short Messaging Service
SoW	Scope of Work
TRAI	Telecom Regulatory Authority of India
UAT	User Acceptance Test
UIDAI	Unique Identification Authority of India
CSCB	The Chandigarh State Co-operative Bank Ltd

## 2 Detailed Scope of Work

### 2.1 Scope of Services:

The detailed scope of work is described in RFP, and the Bidder should go through all the requirements in details. The Bidder should propose a complete solution which takes into account all business requirements of the bank. The Data Centre of the Bank and Service Providers should have proper wired and wireless data network protection mechanisms. The Bank reserves the right to change the scope of RFP considering the Bank's requirements.

Currently Bank using CBS application Finacle version 7.0.29 through Wipro Ltd implemented at their DC/DR. The network connectivity needs to be established from Bidder's DC/DR with DC/DR where CBS application hosted. The proposed Bidder should build interface with Bank's CBS application. However, during the project tenure if bank changes the existing Core Banking Solution then the final shortlisted vendor is responsible to provide the interface with new CBS application without any additional cost. The Bidder should propose Mobile Banking Application along with IMPS Solution, UPI Switch and Solution and BBPS interface. **The proposed solution will be hosted at Bidder's certified Data Centre (DC) and Disaster Recovery Center (DRC).** The bidder to propose required connectivity/ bandwidth sizing from their certified DC/DR to Banks's CBS hosted DC/DR through their Technical Proposal and also provide the details of service provider availability in the certified DC/DR.

Successful bidder has to conduct VAPT audit and submit detailed report at bidder's own cost for all proposed solutions (the specific version to be implemented) before go-live.

On behalf The Chandigarh State Cooperative Bank Ltd the bidder should coordinate to host the Mobile Application at Google Play store and iTunes play store and the ownership of account should be in CSCB's name.

The project tenure is 5 (Five) years post go-live.

The Bidder's scope would primarily include the following:

## **2.1 Mobile Banking Solution:**

- i. The proposed Mobile Banking Solution should be implemented interfacing with Bank's Core Banking Solution. The proposed solution should have functionality for handling retail as well as corporate customers of Bank on Mobile Channel. The proposed solution should also support interfacing with ATM switch, internet banking, interfacing with BBPOU for BBPS and other channels of the Bank for seamless integration, parameterization, customization etc.
- ii. The solution should include, but not limited to, the following:
  - a) The solution should deliver the listed services as given in the table under Section 4.1
  - b) The Bidder should implement the solution at Bidder's DC, DR-Site and UAT environment.
- iii. Any software required / needed for making the solution live and running to be provided by the bidder throughout the contract period.
- iv. The proposed solution should be compliant in terms of communication/ synchronization with Bank's Core Banking Solution.
- v. To provide support for trouble shooting and enhancements in the Services during the contract.
- vi. To implement proposed Mobile Banking solution by interfacing with Bank's Core Banking application and interfacing with NPCI Mobile Banking Channel for IMPS, NUUP, BHIM, BBPS or any other service offered by NPCI using Gateway (to be provided by the bidder).
- vii. The proposed solution should also support interfacing with Financial Transaction Switches proposed by the bidder for seamless integration, parameterization, customization etc. as required.
- viii. The solution should be integrated online banking channel offering a central transaction management, business logic orchestration and application administration. Single integration with host systems with a unified data architecture model.
- ix. The solution offered should comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI. The solution should also comply with any further guidelines and mandates issued by RBI for Mobile Banking Transactions. The bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law or new rules from RBI/IBA/MFI/NPCI/Bank for providing the Mobile Banking services to The Bank.
- x. The solution should be compatible with all the Mobile Platforms meeting the industry standard but not limited to J2ME, Android, Windows, iOS etc. The bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various Mobile Platforms without any additional cost to Bank. Bidder should also ensure the availability of solution for any new Mobile Platform within 1 month from the date of its launch without any additional cost to Bank.
- xi. The proposed solution should be compatible with all Smartphones & Tablets meeting the industry standards.

- xii. The proposed solution should be able to provide various MIS reports which should be configurable in nature.
- xiii. The proposed solution should follow an enterprise model (perpetual license) at Corporate Level and there should not be any restriction in terms of number of users or volume of transactions in either way.
- xiv. The selected bidder has to ensure the flawless switching of all the services under purview of this RFP to Disaster Recovery (DR) site during DR drill as and when decided by Bank or in case of non-availability of primary / DC site.
- xv. The proposed solution should be well versed with functionality to support English languages.
- xvi. The selected bidder has to offer technical and functional support of the service for contract tenure post implementation of solution.
- xvii. The selected bidder will be required to provide technical support to Bank during the entire contract period.
- xviii. For any new platform/model/OS/upgrade, the selected bidder will provide complete functional and technical solution/ features/ application within thirty days of launch in India without any extra cost.
- xix. The proposed solution should be compliant with the RBI Working group document on "Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds" dated Jan 2011, such as for confidentiality and security and Cyber Security guideline June' 2016 and subsequent guidelines.
- xx. The selected bidder has to undertake suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law/RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for Mobile Banking services.
- xxi. The selected bidder will have to provide a detailed process for registration and activation of mobile banking. The process needs to be simple, easy to understand and secured for better acceptability by consumers with minimum technical knowledge.

### **2.1.1 Detailed Scope of Work**

The bidder is required to supply, configure, customize, maintain and support a solution for mobile banking, which also includes but not limited to:

- i. Supply, installation, customization / development, and maintenance of required solutions (including all relevant solution(s)/ software license(s).
- ii. Provide interfaces required to integrate the solution with Core banking solutions and BBPOU.
- iii. Provide ATS/ Warranty support of the mobile banking solution deployed.
- iv. Training the core team & trainers (on Train the Trainer model)
- v. Provide hand-holding support during roll-out.

Description of the envisaged scope is enumerated in the subsequent sections. However, the bank reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions which shall be mutually discussed and agreed at that point in time.

Based on the contents of the RFP, the bidder shall be required to independently arrive at a solution to support bank's requirements, after taking into consideration the effort estimated for implementation and the resources and the equipment requirements. The bank expressly stipulates that selection of bidder under this RFP is on the express understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the services and the deliverables in connection therewith are only a part of the assignment as per the defined scope of work. The bidder shall be required to undertake to perform all such tasks, render requisite services



and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the bank.

The bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the bank. The bank will not accept any plea of the bidder at a later date for omission of services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the RFP.

### **2.1.2 Supply of Software Licenses**

The bidder shall supply a complete mobile banking solution to meet the functional and technical requirements as mentioned in Section 4.1

The bidder shall supply the software & enterprise-wide perpetual licenses for the proposed solution. The Bidder may use the information provided in the RFP to estimate the requirements for the proposed solution. The bidder may also request Bank for any additional information/ site visits if required for estimation and sizing in relation to this RFP.

The following considerations must be taken for supply of software.

- All software envisaged is required to be on-premises software licensed to Bank.
- The bidder should provide enterprise-wide license for the proposed mobile banking solution.
- The software supplied must be the latest version of the software supplied by the OEM.
- Beta versions of any software shall not be accepted.
- The software should support multi-lingual feature supporting English language.
- The bidder shall ensure that the software licenses supplied in its bid shall adequately cover the requirements of Bank as per the requirements in Section 4.1
- The bidder must consider the disaster recovery environment while proposing the software licenses.
- The successful bidder should provide comprehensive ATS for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The period of ATS shall start from the date of go-live of the Mobile Banking Solution in Bank's production environment.
- The support for all solutions should include the following:
  - i. All minor and major version upgrades during the period of contract at no extra cost
  - ii. Application along with final customization should be VAPT certified at no extra cost to Bank
  - iii. Any and all regulatory (RBI, NABARD, NPCI, IBA, IRBT, CIBIL etc.) global or country wide or state wide updates, cyber security framework updates should be free of cost during the tenure of contract.
  - iv. Program updates, patches, fixes, and critical security alerts as required.

### **2.1.3 Hardware**

To maintain desired SLA, bidder should maintain required hardware along with security components as per statutory guidelines at their certified DC & DR.

### **2.1.4 Implementation**

As part of the implementation:

**i. The successful bidder shall prepare a project plan and a resource deployment plan for implementing mobile banking solution in the Bank subject to the Mobile Banking License obtained by the bank from RBI.**

**ii. Bank has decided to use a phased roll-out approach for implementation of mobile banking solution. Initially Mobile Banking application will be developed for Non-Financial transactions and**

**after obtaining License from RBI, bidder shall customize Mobile Banking solution including financial transaction with in one month.**

- iii. The project with all the deliverables as defined above pertaining to proposed solution covering all the requirements given in this RFP is to be completed after receiving Mobile Banking License.
- iv. The successful bidder is expected to ensure all the regulatory requirements for mobile banking solution are made available without any extra cost.
- v. The successful bidder is expected to customize the screens, design and layout of the solution depending on the requirements of the bank, at no additional cost to the bank.
- vi. The successful bidder is expected to customize the solution based on requirements of bank. All the statutory and regulatory requirements of the bank, impacting the solutions to be implemented under the scope of this project, will be provided to the bank at no additional cost to the Bank during the period of the contract.
- vii. The successful bidder would be expected to implement, manage, maintain, and monitor the solution for the period of the contract.
- viii. The successful bidder is responsible to impart requisite training to the Bank's project and core team.

## **2.2 IMPS Solution Services**

The Bank has already implemented IMPS switch services at branch model on ASP module. Selected Bidder is responsible for integration of IMPS solution through Mobile banking Application with existing IMPS switch vendor without any extra cost.

IMPS Switch Solution is already interfaced with Bank's Core Banking Solution However, if the Bank changes their CBS Application, the bidder has to provide interface with the new CBS application without any additional cost during the tenure of the contract.

### **2.2.1 Scope of work**

- The support for IMPS solution through Mobile Banking Application should include the following:
  - ✓ All minor and major version upgrades during the period of contract at no extra cost to the Bank
  - ✓ Program updates, patches, fixes and critical security alerts as required.
  - ✓ Documentation updates
  - ✓ 24\*7\*52 weeks Support for IMPS solution to meet the Service Levels
  - ✓ The Bidder must conform to a response & resolution time aligned to service levels defined in Section 4.1 for Service Criteria.

## **2.3 Unified Payment Interface Switch and Solution**

The Bank intends to select a bidder to supply UPI Solution and install, integrate and operationalize a suitable Unified Payment Interface (UPI) solution at Bidder's Data Centre & Disaster Recovery Centre in India for routing the transaction to and from NPCI, originated from the Bank's and other bank's various alternative channels which is used by its customers.

The solution proposed should be integrated seamlessly with the existing alternative channels along with NPCI solution.

### **2.3.1 Detailed Scope of work**

Bank will award the contract to the successful bidder and the bidder should deliver the service with the following scope: -

- Bank needs a robust enterprise-wide solution for Unified Payment Interface (UPI) to provide all facilities and services (including Interbank Funds Transfer for inward and outward transactions) as required by NPCI.
- The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches and to support new channels during the contract period.
- The solution should be implemented at Bidder's Data Centre and Disaster Recovery Centre and should have a separate test set up.
- The solution should be adhering to NPCI UPI technical specifications and procedural guidelines for all the UPI products.
- Solution should be capable of adopting any future regulatory requirement and any new additional functionalities.
- Unified Payment Interface (UPI) solution proposed should be capable of working under cluster with high availability network load balancing.
- Unified Payment Interface (UPI) should be capable of processing 150 TPS.
- Unified Payment Interface (UPI) solution should also facilitate online DC – DR replication and retrieval capability in a seamless manner.
- The proposed solution should seamlessly integrate with the Bank's Alternate delivery channels i.e. Internet Banking, Mobile Banking, IMPS solution, SMS and Bank's CBS, bulk file upload facility for payment. Common API or Web services necessary for channel integration to be provided.
- The proposed solution to have direct interface with Bank's CBS

#### I. PSP platform

- ✓ Customer on-boarding
- ✓ Merchant on-boarding
- ✓ Payment transactions (Push & Pull)
- ✓ Communicate with UPI host
- ✓ Receive inward transaction and respond
- ✓ SMS integration
- ✓ E-Mail integration
- ✓ Connect to other service providers (Travel, ticketing, utility bill payment etc.)
- ✓ Interface with mobile app server
- ✓ Reconciliation and Settlement as defined by NPCI
- ✓ Virtual address management (PSP virtual address, Merchant specific virtual address etc.)
- ✓ Global address management like Aadhaar, mobile number
- ✓ Single click 2 factor authentication
- ✓ Charges module
- ✓ API support for all channels
- ✓ Reports
- ✓ Support four party architecture as defined by NPCI
- ✓ Transaction history
- ✓ Hot-listing of registered users account through self-service means
- ✓ Encryption support

## II. PSP Mobile Application

- ✓ Application for Android, IOS, Windows, Blackberry OS, J2ME, Firefox, Tizen, Ubuntu OS, if required. Also any web application for Mobile browser if required.
  - ✓ User registration with OTP authentication and strong binding of mobile app.
  - ✓ Change password
  - ✓ Forgot password
  - ✓ Add bank account
  - ✓ Integrated secured library of NPCI to capture PIN
  - ✓ Easy navigation screen for accessing available functionality
  - ✓ Services like Ticketing services (air, bus), Prepaid recharges (mobile, DTH), Hotel booking
  - ✓ Utility bill payment services
  - ✓ Facilities like Set reminder for payment, Reminders for bills, Snooze request etc.
- Solution to implement any new products offered by NPCI during the contract period and other regulatory requirements.
  - Solution to directly interface with NPCI solution, CBS, Mobile Banking, IMPS, Internet Banking, ATM switch, MFks, USSD, and FI gateway without any middleware.
  - The successful bidder should provide all requisite software licenses and hardware for successful implementation of UPI solution.
  - The successful bidder should perform the UAT pre-customization and post-customization.
  - The successful bidder should provide go-live support and handholding for the solution till 30 calendar days from the go-live date.
  - The successful bidder should provide adequate training in the form of train the trainer during implementation.

### 2.3.2 Supply of Software Licenses

The bidder shall supply a complete UPI solution to meet the functional and technical requirements as mentioned in Section 4.1.

The bidder shall supply the software & enterprise-wide perpetual licenses for the proposed solution.

The bidder may also request the Bank for any additional information / site visits if required for estimation and sizing in relation to this RFP.

The following considerations must be taken for supply of software:

- The bidder should provide enterprise-wide license for the proposed UPI solution.
- The software supplied must be the latest version of the software supplied by the OEM.
- Beta versions of any software shall not be accepted.
- The bidder shall ensure that the software licenses supplied in its bid shall adequately cover the needs of the Bank as per the functional requirements in Section 4.1.
- The offered UPI solution must satisfy all the functionalities mentioned in the Functional requirements Section 4.1.
- The bidder must consider the disaster recovery environment while proposing the software licenses.
- The successful bidder should provide comprehensive ATS for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The

period of ATS shall start from the date of go-live of the UPI Solution in Bidder's production environment.

- **The support for UPI solution should include the following:**
  - ✓ All minor and major version upgrades during the period of contract at no extra cost to the Bank
  - ✓ Program updates, patches, fixes and critical security alerts as required
  - ✓ Documentation updates
  - ✓ 24\*7\*52 weeks Support for UPI solution to meet the Service Levels

### **2.3.3 Hardware for UPI Solution**

To maintain desired SLA, bidder should maintain required hardware along with security components as per statutory guidelines at their certified DC & DR

## **2.4 Interface with Bharat Bill Payment System (BBPS)**

The bidder should provide application interface to Bank's Core Banking Solution, Internet Banking, SMS Gateway, Bank's selected BBPOU for providing BBPS Solution.

### **2.4.1 Detailed Scope of Work**

1. Bidder shall create a tab of BBPS in Mobile Banking Application.
2. BBPS tab shall offer the facility of "Anytime Anywhere" payment of bills, anticipating on BBPS network, to customers through Mobile Banking Application
3. BBPS shall provide interoperability so that consumers can pay the bills of any biller at a single point and facilitate payments via multiple modes i.e. Debit Cards, Credit Cards, Prepaid payment instruments including wallets and other electronic payment options such as IMPS, NEFT, etc.
4. Axis Bank is a sponsor Bank of The Chandigarh State Cooperative Bank Ltd therefore all types of Liquidity shall be maintained by the Bank itself through Axis Bank
5. The bidder should provide application interface to Bank's Core Banking Solution
6. Bidder shall provide ADMIN portal for the Bank
7. All types of security parameters shall be maintained by the bidder
8. BBPS solution should be adhering to NPCI BBPS technical specifications and procedural guidelines for all the BBPS products.

### 3 Terms and Conditions for submission of the Proposal

The Chandigarh State Co-operative Bank Ltd. intends to engage a Service Provider for the scope defined in this tender document towards Supply of Mobile Banking Solution along with IMPS Solution, UPI switch and solution and Interface with BBPS in OPEX Model (Bidder's certified DC and DR).

This RFP is open to all companies both from within India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding and who fulfil the minimum qualification criteria as hereinafter laid down.

#### 3.1 Eligibility Criteria

SN	Criteria	Documents to be submitted as proof
1	The Bidder should be a registered IT company in India under Companies Act 1956 and should have been in operation for at least Five years as on date of RFP	Copy of the Certificate of Incorporation should be enclosed as <b>Annexure-1</b>
2	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities	Copies of all the relevant certificates should be enclosed as <b>Annexure-2</b>
3	Bidder should have average annual turnover of Rs 10 Crore or more for the last 3 years (2018-19, 2019-20 and 2020-21). In case of Micro and Small enterprises (MSMEs) and start-ups (duly recognized by DIPP) the criteria of average annual turnover is relaxed. Such bidders are required to enclose the relevant and supporting documents for the said relaxation.	Audited Balance sheet and Profit & Loss Statement or Statutory auditor's certificate is to be submitted as <b>Annexure-3</b> .
4	The Bidder should have positive net worth in last 3 FY.	Relevant audited financial certificates by an authorised CA must be provided as <b>Annexure-4</b> .
5	The Bidder should have successfully implemented mobility solution in at least 3 Banks / NBFC / MFI in India.	Copies of work order/ PO should be enclosed with proposal as <b>Annexure-5</b> .
6	The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Undertakings from the Bidder in this regard should be enclosed as <b>Annexure-6</b> . Otherwise, if they are so involved they must furnish a bank guarantee valid for three years of an amount equal to the total value of their bid along with their Commercial Bid and should mention in their Technical Bid that they have done so.

7	The Bidder should not be a blacklisted by any Government / PSU department or bank.	Undertakings from the Bidder in this regard should be enclosed as <b>Annexure-7.</b>
8	If the Bidder is not the OEM, please attach due authorization certificate from the OEM.	Undertakings from the Bidder in this regard should be enclosed as <b>Annexure-8.</b>
9	Bidder should have the following security certification: ISO 9001/27001	Undertakings from the Bidder in this regard should be enclosed as <b>Annexure-9.</b>

### 3.2 General conditions

- 3.2.1 The proposal must be valid till the implementation of all the services mentioned in RFP from the date of opening of Bid. Bank is in process to obtain the Mobile banking License from RBI.
- 3.2.2 The Bank reserves the right, not an obligation, to carry out the capability assessment of the Bidder(s) and pre dispatch inspections at the cost of the Bidder. This right inter alia includes seeking technical demonstrations, presentations and live site visits
- 3.2.3 The Bank reserves its absolute right to seek any clarifications from the respective Bidder(s).
- 3.2.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- 3.2.5 The products / services offered should strictly conform to the specifications and also as per Guidelines of Reserve Bank of India and National Payment Corporation of India.
- 3.2.6 The models proposed/marked for withdrawal from the market or models under quality testing should not be offered.
- 3.2.7 Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- 3.2.8 The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).
- 3.2.9 It is implicit that the Bidder has guaranteed that all the equipment supplied is original & new including all its components and as per the technical specifications. All the hardware and software supplied is licensed and legally obtained in the name of the Bank.
- 3.2.10 The Bidder should cooperate with Bank(s) or any other agency which has been entrusted with or involved in the work of providing and managing other components of the CBS project of the Bank(s).
- 3.2.11 To ensure efficient and effective rollout of the project as well as to ensure smooth operations of the complete system during the entire project life, the prospective Bidders will be required to work in collaboration from the beginning of the project with any agency involved in the implementation of the CBS , ATM or any other automation project in the Bank.

3.2.12 Bidding by consortia is permissible but all of the consortium members shall be jointly as well as severally be responsible for the execution of the project. In such cases the Bid must be signed by the lead partner and consortium agreement must be enclosed with the technical bid.

### **3.3 Purchaser's Right to Reject Any/All Bids**

3.3.1 The Bank reserves the right to accept or reject any bid partially or fully or to annul the bidding process and reject all bids at any time prior to award of contract without assigning any reason, thereby incurring no liability to the affected Bidder(s). The Bank is under no obligation to inform the affected Bidder(s) of the ground for its action.

3.3.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).

3.3.3 The Bank reserves the right to re-issue the Request for Proposal or any part thereof without assigning any reason whatsoever, at the sole discretion of the Bank.

3.3.4 The Bank reserves the right to issue Purchase Order in phases or to alter the quantities specified in the offer. The Bank also reserves the right to delete one or more items from the list of items specified in offer.

3.3.5 The Bank(s) reserves right to give minor deviations, as specified by the bidder in technical deviation sheet, to any or all of the Bidder(s) in the techno-commercial specifications of bid. Any decision of the Bank(s) in this regard shall be final and shall be binding on the Bidder.

3.3.6 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

### **3.4 Bid Rejection criteria**

The bid(s) will be rejected in case of any one or more of the following conditions:

3.4.1 Bids which are not substantially responsive to the Request for Proposal Document.

3.4.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.

3.4.3 Failure on part of the Bidder to provide appropriate information as required in the bid Proposal or any additional information as requested by the Bank, including any supporting document.

3.4.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.

3.4.5 Bids without earnest money deposit.

3.4.6 The submission of more than one bid under different names by one Bidder. If the same is found at any stage, all the bids by that bidder will be rejected.

3.4.7 Material inconsistencies in the information submitted.

3.4.8 Misrepresentations in the bid Proposal or any supporting documentation.

3.4.9 Bid Proposal received after the last date and time specified in this document.

3.4.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.

3.4.11 Bids containing erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be authenticated by the person(s) signing the bid.



3.4.12 In case the selected Bidder declines to make commercially reasonable efforts to work in collaboration with the Agency employed by the Bank(s) for the project management during execution and system maintenance thereafter.

3.4.13 In case the hardware / software proposed by the Bidder is found not compatible with the existing setup in the Bank.

### **3.5 Bid Evaluation Process**

3.5.1 The evaluation will be a two stage process

- ✓ Pre-Qualification Scrutiny cum Technical Evaluation - (Mandatory to be met by the bidders)
- ✓ Commercial Evaluation

3.5.2 Pre- Qualification Scrutiny

- ✓ The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and stamped, and the Bids are generally in order.
- ✓ The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- ✓ The Bank will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria. The bids not meeting the Minimum Eligibility Criteria shall not be considered for further evaluation. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations.
- ✓ Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.
- ✓ The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- ✓ If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- ✓ To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of The Bank in this regard shall be final, conclusive and binding on the Bidder.
- ✓ The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the Proposal outright. Proof of such contracts should be submitted to The Bank.

3.5.3 Commercial Evaluation

Commercial Bid evaluation will be done as per the rates quoted in commercial Performa including recurring charges for a total of 5 years taken together.

The Bidder offering the lowest price will be considered as successful for award of contract.

### 3.6 The Schedule of dates:

SN	Particulars	Details
1	Project Name	Selection of Application Service Provider for Mobile Banking Solution along with IMPS Solution, UPI Switch and Solution and BBPS Interface
2	RFP Reference No.	CSCB/IT/Mobile banking/2021/01
3	Availability of RFP Documents	To be downloaded from The Chandigarh state Coop bank Ltd's Website ' <a href="http://www.cscbapex.com">www.cscbapex.com</a> '
4	Price of RFP Document	NIL
5	Date and Time of commencement of Sale of Bid Document (RFP)	03.01.2022, 10:00 am
6	Last Date and Time for Receipt of Bids at  The Administrator The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.	18.01.2022 up to 04:00 pm
7	Date and Time of opening of Technical Bids	19.01.2022 at 11:00 am
8	Date and time of opening of Price Bids	20.01.2022 at 11:00 am
9	Address for Communication and submission of bid.	The Administrator The Chandigarh State Cooperative Bank Ltd, SCO 1088-89, Sector 22 B, Chandigarh U.T. 160022.

**Note: Date and time of Technical Evaluation and Commercial evaluation may be changed as per the circumstances)**

### 3.7 Instructions to Bidders

#### 3.7.1 Cost of RFP Documents

The cost of RFP (Request for Proposal) documents is Nil.

#### 3.7.2 Schedule of Request for Proposal (RFP)

- Request for Proposal Documents can be downloaded from the Bank's website <http://www.cscbapex.com> starting from 03<sup>rd</sup> January., 2022. The Request for Proposal Document cost needs to be paid along with the bid.
- The sealed bids will be accepted on 18<sup>th</sup> Jan., 2022 up to 4:00 pm The Bank may at its sole discretion extend the bid submission date. The modified target date & time will be notified on the website of the Bank.
- The Technical Bids will be opened on 19<sup>th</sup> Jan., 2022 at 11:00 am. The Bidder(s) or their authorized representatives may be present if they so desire.
- The Commercial Bids of only technically qualified Bidder(s) will be opened on 20<sup>th</sup> Jan at 11:00 am. The Bidder(s) who have been declared eligible after evaluation of the technical bids or their authorized representatives may be present if they so desire.

#### 3.7.3 Procedure for submission of Bids

**Bidders have to submit three cover system for this RFP**

1. Covering Letter and Cost of Request for Proposal Document
2. Technical Proposal
3. Commercial Bid and Earnest Money Deposit.

**Please note that Rates should not be indicated in the Technical Bid. Only Commercial Bid should indicate rates.**

All the documents viz. Covering Letter, Technical Bid and Commercial Bid and Earnest Money Deposit prepared and sealed as hereinafter directed are to be kept in a single sealed cover super-scribed with the words "Proposal for Mobile Banking Solution along with IMPS Solution, UPI Switch and Solution and BBPS Interface"

#### **3.7.4 Technical Proposal**

- b. The Technical Proposal should be submitted in bound form and all pages continuously and serially numbered in one lot as one document. Brochures/leaflets etc. should be submitted in the bound document and not in a loose form. Bidders must ensure that all the documents are sealed and signed by authorized signatory.
- c. Technical Bid as given in Section 4.1 Annexure A, neatly typed on the letter head of the Bidder, duly filled in, signed and complete in all respects including annexure for detailed specifications of equipment etc. as directed. The bids shall inter alia include detailed technical specifications of all the equipment/components in brochure or written form. These brochures shall be used for technical evaluation of the bids and in their absence the bids may not be evaluated.
- d. Deviations from the Detailed Specifications as specified in the Bidding Document as given in Section 6.3.
- e. Manufacturer's / Developer's Authorization Certificate in specific reference to this Request for Proposal as given in Section 6.4.
- f. The Technical Bid submitted in response to this Request for Proposal Document along with the supporting material, will become the property of the Bank.

#### **3.7.5 Commercial Proposal and EMD**

- a. Commercial bid Proposal for the fine-tuned Technical Specifications neatly typed on the letter head of the Bidder, duly filled in and signed by the authorized signatory in Prescribed Quotation Performa given in Section 6.7.
- b. The details of Rate Schedule for all the goods and services under all the components of this Request for Proposal for which the Bidder is intending to quote, as given in Sections 6.8. The rates in these schedules shall be applicable in case the quantities of a particular order vary from those mentioned in relevant Technical Specifications
- c. Earnest Money (bid security) of ` 1,00,000/- only (Rupees One Lakh Only) should be submitted along with the Request for Proposal by way of Demand Draft in favour of The Administrator, The Chandigarh State Cooperative Bank Limited, Chandigarh, payable at Chandigarh. However, Micro and Small enterprises (MSMEs) and startups (duly recognized by DIPP) are exempted from submitting EMD. Such bidders are required to enclose the relevant and supporting documents for the said relaxation in lieu of the EMD in their commercial bid.
- d. It should be denominated in INDIAN RUPEES only. Bids without requisite Earnest Money shall be summarily rejected.
- e. Unsuccessful Bidders' bid security will be returned as promptly as possible but not later than 30 days after the expiration of the period of bid validity prescribed by the Bank or the date of evaluation of commercial bids whichever is earlier.
- f. **The bid security may be forfeited:**  
if a Bidder withdraws its bid during the period of bid validity; or  
if a Bidder makes any statement or  
Encloses any form which turns out to be false, incorrect and/ or misleading at any time and/ or conceals or

Suppresses material information; or in case of the successful Bidder, if the Bidder fails to sign the agreement.

### **3.7.6 Clarification of RFP Document**

All the clarifications / modifications requested by the bidders should necessarily be submitted in writing latest by 7<sup>th</sup> Jan 2022 at email Id [cscbapex@gmail.com](mailto:cscbapex@gmail.com), [it.section@cscbapex.com](mailto:it.section@cscbapex.com), [atm.section@cscbapex.com](mailto:atm.section@cscbapex.com)

### **3.7.7 Amendment in RFP Document**

- a. At any time upto the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Request for Proposal Document by an amendment.
- b. The amendment will be notified on the website of the Bank.
- c. In order to afford prospective Bidders reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids

### **3.7.8 Language of Bids**

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language so long as it is accompanied by an English translation in which case, for purposes of interpretation of the Bid, the English translation shall govern

### **3.7.9 Bid Currency**

The Prices in the bid document shall be denominated in INDIAN NATIONAL RUPEES only.

## **3.8 Schedule of Payment**

No payment will be made in advance for any supplies under this invitation for bid. The generic payment schedule with the finalized vendor shall be as follows

- 70% of the one-time charges payable as quoted will be paid on Successful completion of UAT.
- 30% of the order value will be paid on Go-Live.
- Recurring charges shall be payable on post-paid basis within 30 days of submission of the bills every monthly / Quarter and issuing of successful certification by the Bank

## **3.9 Rates**

The rates quoted shall remain firm throughout the period of contract and this contract will remain till the date of completion of the job by the Bidder(s) and shall not be subject to any upward modification whatsoever.

## **3.10 Penalties**

- In case of delay in execution of works or delivery of goods & services, penalties at the following rates shall be imposed to the defaulting Bidder on the total amount (as per relevant rate schedule) of delayed goods/services. The default shall be deemed to have incurred in case the Bidder failed to make commercially reasonable efforts as might be certified by an empowered committee in this regard.
- Maximum delay of six months is tolerable after receiving Mobile banking License , beyond which the order will be cancelled and EMD of the Bidder will be forfeited.
- The decision of the Bank in this regard shall be final, conclusive and binding.

## **3.11 Termination of Contract**

The Bank reserves a right to cancel / terminate the contract, in whole or in part, at any time of its convenience during the contract period by serving prior written notice to the Bidder. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

This contract lawfully stands terminated on completion of all services by the Bidder or on completion of Term of Contract whichever is later. The Bank reserves the right to cancel the Contract after giving 30 days' notice in writing and recovering the expenditure incurred by the Bank in the following circumstances:

- In case the Bidder does not perform within the prescribed time limits.
- Not adhering and confirming to the quality of work, technical specifications and for the non-performance of the services as per the terms and conditions mutually agreed upon.
- The Bidder commits a breach of any of the terms and conditions of the contract.
- The Bidder goes in for liquidation voluntarily or otherwise.
- The Bank reserves the right to recover any dues paid to the Bidder in case of breach of contract prematurely.

### **3.12 Taxes and Duties**

The Bidder shall be solely responsible for the payment of all taxes. The prices payable by the Bank are exclusive of all the Taxes, Statutory levies, Octroi & Entry Tax etc. All applicable Taxes including GST, levies, if any, will be paid by the Bank as per actual.

### **3.13 Indemnity**

- The Bidder(s) shall indemnify the Bank against all third party claims of infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the Goods, or any part thereof in India.
- The Bidder(s) shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- The Bidder(s) shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder(s) shall be fully responsible therefore, including all expenses and court and legal fees.
- The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

### **3.14 Confidentiality**

- The Bidder shall not, and without the Bank's prior written consent, disclose the contract or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith to any person other than a person employed by the Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- The Bidder shall not without the Bank's prior written consent, make use of any document or information.
- Any document other than the contract itself shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.

### **3.15 Limitation of Liability**

Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty or otherwise, be limited to the amount actually paid by the Bank to the Bidder in respect of the services that are subject

matter of a claim, subject to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.

### **3.16 Force Majeure during the Pendency**

During the pendency of the contract if the performance in whole or part thereof by either party is prevented/delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non-availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

### **3.17 Arbitration**

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Administrator, The Chandigarh State Cooperative Bank Ltd, Chandigarh. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Chandigarh.

### **3.18 Agreement**

Successful bidder shall prepare agreement for 5 years including all the parameters of RFP documents and shall abide by the applicable cyber security control and other applicable provisions as mandated by the RBI/any regulatory authorities on an ongoing basis including RBI circular RBI/2019-20/130 , Dos .CO/CSITE/BC.4084/31.01.015/2019-20 Dated 31.12.2019 for cyber security control

## **4 Functional and Technical Requirements**

### **4.1 Annexure A : Functional and Technical requirement for Mobile Banking Solution, IMPS and UPI**

<b>Sr. No</b>	<b>Functional Requirement for Mobile Banking Solution, IMPS and UPI</b>	<b>Bidder's Response</b>
<b>1</b>	Mobile Banking	
<b>1.1</b>	Support : Platforms	
<b>1.2</b>	Android	
<b>1.3</b>	iPhone/iOS	
<b>1.4</b>	Windows/JAVA (J2ME)	
<b>1.5</b>	Any other platforms as per the latest technologies	
<b>2</b>	Support: Communication Mode	

2.1	GSM	
2.2	CDMA	
2.3	WAP/SMS/Web Browser	
2.4	Any other technology implemented in future	
3	Integration with Systems	
3.1	Core Banking solution	
3.2	ATM Switch	
3.3	IMPS Switch	
3.4	Internet Banking	
3.5	SMS gateway	
3.6	UPI/BHIM	
3.7	<b>BBPS (Bharat Bill Payment System)</b>	
4	<b>Support : Functionalities</b>	
4.1	<b>Account Information</b>	
4.2	In case a customer has multiple accounts with the Bank, the vetted list must be displayed, so that only authorized accounts are shown.	
4.3	Balance Enquiry for all Accounts (SB, CA, CC, OD, Loans, RD, FD etc.)	
4.4	Statement of Account	
4.5	Mini statement	
4.6	Cheque Status	
4.7	Due date and instalment amount due for payment (For Loan Accounts)	
4.8	Monitor Term deposit accounts	
5	Should Perform following Transactions	
5.1	Within own Accounts transfer	
5.2	Third party account transfer within Bank	
5.3	Interbank Fund Transfer via. NEFT / IMPS / RTGS / UPI/BHIM etc.	
5.4	Fund Transfer for MMID / Account & IFSC Based (P2A / P2P/ P2U) / P2M etc.	
5.5	Bill presentment and payment services through Bill Aggregators	
5.6	Fee payments	
5.7	Mobile Recharge	
5.8	Online ticket Booking service (IRCTC/ AIR/ Bus/Movie etc.)	
5.9	Online Tax payment / Govt. Duty payment / Statutory Fee Payment etc.	
5.10	Credit card bill payment for the bank's customers as well as other banks (aggregator services)	
6	<b>Support : Request Services</b>	

6.1	Request for ATM Debit card	
6.2	Block debit card	
6.3	Request for Internet Banking (Registration / Password Re-generation)	
6.4	Request for TDS statement	
6.5	Stop cheque	
6.6	Revoke cheque	
6.7	Request for Cheque book	
6.8	Email alert configuration	
6.9	SMS Alert configuration	
6.10	Reminders on schedule bill payments	
6.11	View status of fund transfer	
7	<b>Content based services</b>	
7.1	Geo-location based Push / Notification Services	
7.2	Bank's Branch locator integrated with Open Source Maps	
7.3	Bank's ATM locator integrated with Open Source Maps	
7.4	New Product information (Configurable)	
7.5	IFSC search / lookup	
7.6	New Product information (Configurable)	
8	<b>Personalization</b>	
8.1	Application support for customer preferred language	
8.2	Application support for Theme / Skin personalization	
8.3	Customer personalized default beneficiary list	
8.4	Color coding for debit and credit figures in statement	
8.5	Customer originated grouping of default transactions	
8.6	Auto up-gradation of the Application as per OS version	
8.7	Recharge using phone book numbers	
8.8	Application capability to be refreshed to fetch details of payees, billers account information, etc.	
8.9	Feature to provide M-Passbook through the application wherein the customer can download a copy of the same locally, depending on the storage capacity of the handset	
9	<b>Integration with third party service providers/software/middleware</b>	
9.1	National Payments Corporation of India (NPCI) for Immediate Payment Services (IMPS) transactions	
9.2	National Payments Corporation of India (NPCI) for NUUP-USSD based mobile banking and transactions	
9.3	National Payments Corporation of India (NPCI) for Unified Payment Interface (UPI)	



	transactions	
9.4	National Payments Corporation of India (NPCI) for Bharat Interface for Money (BHIM) transactions	
9.5	Tie-up with third party service providers for Utility bill payment/m-commerce/value added services	
9.6	Integration with any other specified Regulatory / Statutory bodies for data submission and monitoring	
9.7	Integration with the payment aggregators for the various Merchant payments	
9.8	Message format ISO 8583 /ISO20022	
9.9	Socket connection	
9.10	Web services/XML over HTTP/HTTPS	
9.11	SFTP, etc.	
10	<b>Registration and Download activity of mobile banking application</b>	
10.1	Registration Method : Branch, ATM, Internet banking, SMS Request, Multifunction KIOSK, Web portal	
10.2	Download URL sent in the SMS for successful registration	
10.3	Google Play Store for Android/App Store for IOS (Apple)	
10.4	Referral by active Mobile banking users	
11	<b>Security</b>	
11.1	Multi-factor authentication (PIN/OTP / CAPTCHA / Security Question, etc.). Minimum Two factor authentication	
11.2	One of the factors of Authentication shall be mPin or higher	
11.3	Where mPin is used, end-to-end encryption of mPin is mandated	
11.4	Data transmission with end to end encryption (Standard encryption algorithms like 3DES, AES, RSA, PKI scheme, with minimum encryption strength of 256 bit)	
11.5	Platform support for SSL transactions and external certifying authority	
11.6	Support to store data in the platform database in encrypted format	
11.7	Application-level encryption should be facilitated over the network and transport layer encryption to maximum extent possible	
11.8	Application PIN for accessing the application and non- financial transactions. (In case the customer forgot the APIN, it should be generated online using ATM authentication)	
11.9	MPIN for securing financial transactions (In case the customer forgot the MPIN, it should be generated online using ATM authentication)	
11.10	Ability to lock the application due to multiple incorrect MPIN/APIN attempts, remotely block access, with auto activation after 24 hours for accounts locked due to three incorrect attempts	
11.11	Terminate mobile banking session and automatic log off application after lapse of defined period of inactivity(configurable) or when customer presses the back button twice and application should prompt "please press back button to exit"	
11.12	Auto blocking/locking of account upon reaching maximum limit of defined transactions	
11.13	Audit trails and logging features available in Application server, Web server and Database	
11.14	Ability to deny access to handset that does not meet industry standard	
11.15	Security alert on registered mobile number on account of excessive activity in the account	

11.16	Cross-border inward and outward transfer are prohibited. Only Indian Rupee based domestic services should be supported	
12	<b>Scalability and Availability</b>	
12.1	No. of concurrent users the platform can support and handle requests per second	
12.2	Total time for a typical fund transfer transaction execution	
12.3	Restart or recovery process inbuilt in the application in the event of transaction or process failure	
12.4	Control features within the application to ensure integrity of data (input and update, maintained totals, audit trails, error reports, etc.)	
12.5	Support available for load balancing circumstances	
12.6	Application scalability to meet the future up gradations to and all new handset/platform coming in the industry	
12.7	Application support to work on 2G/3G/4G/5G environment / platform	
12.8	Application capability to work on encrypted/non- encrypted mode as per the requirement of the Bank	
12.9	Application platform support for native, hybrid-web, hybrid combination (hybrid with additional native UI and code capability) and mobile web app	
12.10	Block stolen handset number	
12.11	Change mobile number / handset	
12.12	Application should support simulator environment for testing of new features across all devices and respective OS	
12.13	Capability of the proposed solution to push notifications regarding new changes over the air without frequent uploading on App store of various platforms	
13	<b>Support and Maintenance</b>	
13.1	Provision to inform System downtime activity to the bank 48 hours before the schedule maintenance activity through email	
13.2	Provision to send prior notification to Bank through email and telephone, In case of exigency, if any unscheduled system maintenance activity that needs to be carried out to keep the system up	
13.3	Ability to provide a 365x24x7 telephone number and email ID to be used for reporting	
13.4	Issues and problem resolution. Escalation matrix with email ID and problem classification with time period for resolution	
13.5	Availability of an experienced support team for quick problem resolution and corrective measures	
13.6	Provision for Push notification of system down to customers through the application over the air, if required by Bank	
14	<b>Statutory and regulatory requirements / enhancements</b>	
14.1	Ability of the solution offered to comply with all the Operative Guidelines for Mobile Banking Transactions in India issued by RBI/NABARD/NPCI and any other regulatory body with any further guidelines and mandates issued for Mobile Banking Transactions	
14.2	Ability to propose a version update plan with new enhanced features with scheduled timelines of deployment	
15	<b>Standard for Mobile banking solution</b>	

15.1	Mandatory compliance of the mobile banking application with the PA-DSS guidelines/standards	
15.2	The proposed mobile banking solution should offer protection against the following specified risks:-	
15.3	Protecting customer's sensitive information from exposure to unintended third parties	
15.4	Preventing identity impersonation from lost or stolen mobile devices or device credentials	
15.5	Preventing account takeover or identity impersonation from credentials harvested via key loggers or other malware	
15.6	Prevent money laundering from the use of compromised accounts	
15.7	The mobile banking solution should comply with the security principles and practices for authentication of mobile banking transactions as stated by The Reserve Bank of India	
15.8	Capability of the Application to read SIM serial no. and IMEI (International Mobile Equipment Identity) number	
15.9	Blacklisting/Blocking of older versions of the Application on the back end, if there is a security breach	
15.10	Security logging where all security events that happen inside the application should be logged and sent to the back-end server	
15.11	Mobile system/setup should be capable to record every type of transaction done by the customer with complete detail (Like user id, mobile number, Financial transaction details, Non-Financial detail like balance inquiry, Statements, Cheque Book request, Card Block, etc). Vendor should maintain the call detail at least for the last one year	
15.12	Mobile Banking Application should be registered on such device in which registered mobile number is used after reading the Serial Number of SIM	
16	Reports / MIS, Reconciliation and Monitoring	
16.1	Administrator Web portal for reports/MIS, monitoring and reconciliation reports	
16.2	Compliance of web portal with OWASP (Open Web Application Security Project) standards/guidelines	
16.3	Provision to assign specific rights / privileges to platform administrators for secure and restricted access	
16.4	Provision to create different user groups with different sets of rights and permission	
16.5	Administrator Web portal capability for:-	
16.6	Search customer record /Approving user creation/ Register and De-register users for mobile banking application /Terminate the users /Maintenance of activation requests etc.	
16.7	The web portal support to work on maker and checker concept for any addition, deletion, modification request made by the authorized users	
16.8	Transaction wise report (with various filters such as type of transaction / Mode of transaction / Amount wise / Branch wise / Group wise / Financial / Non-Financial)	
16.9	Provision to download reports in standard formats namely txt, xls, csv, xml, pdf, etc.	
16.10	Provision for settling limits for each user / group. The limits include per day/week/month/year limit, maximum and minimum amount per transaction depending on the type of transactions	
16.11	Provision to generate report for transactions monthly / quarterly / half-yearly /yearly	

<b>17</b>	<b>Compliance to Usability Audit - Best design practices to benchmark</b>	
<b>17.1</b>	Branding, positioning and persuasion	
<b>17.2</b>	Home screen / Layout and landing screens	
<b>17.3</b>	Navigation	
<b>17.4</b>	Information architecture	
<b>17.5</b>	Graphics and Animation / Text	
<b>17.6</b>	System User Dialogue and Forms	
<b>17.7</b>	Accessibility /Task efficiency /Language	
<b>18</b>	<b>Fastag</b>	
<b>18.1</b>	Apply for Fastag	
<b>18.2</b>	Fastag Top-up	
<b>18.3</b>	Enable, disable Fastag	
<b>18.4</b>	View Details & Transaction History	
<b>19</b>	<b>IMPS (Immediate Payment Service)</b>	
<b>19.1</b>	IMPS Solution will support existing IMPS services through Mobile Banking Application i.e. P2P, P2A, P2M, P2U, as per latest IMPS specifications document issued by the NPCI.	
<b>19.2</b>	IMPS solution will support exchange messages for IMPS transactions with NPCI interface using ISO8583/ISO20022 or any other type used by NPCI.	
<b>19.3</b>	To provide standard API/services for real time integration with Banking channels & Merchants.	
<b>19.4</b>	The bidder's IMPS solution will integrate, configure, and support etc. with the existing IMPS switch to initiate/perform the transaction through Mobile Banking Application Soutlion.	
<b>19.5</b>	Bidder will provide comprehensive Annual Technical Support. All software licenses and customization should be covered under comprehensive ATS. Bidder has to undertake Software upgrades during ATS period as per Bank's requirement.	
<b>19.6</b>	Bidder should do Certification with NPCI for IMPS services.	
<b>20</b>	<b>UPI (Unified Payment Interface)</b>	
<b>20.1</b>	The architecture of the UPI solution should allow Bank's system to be easily integrated and the technology used should be easily adoptable and portable to the bank system	
<b>20.2</b>	Integrate UPI with our all Alternate delivery channels such as CBS, Data Ware House, FI Server, CMS, Mobile Banking, Mobile Wallet, ATM switch, Internet Payment Gateway etc.	
<b>20.3</b>	Integrate of UPI application with Banks Analytics solution, Fraud management solution etc.	
<b>20.4</b>	Merchant On-boarding portal, User Portal, Admin Portal, Customer Complaint module, Marketing Module (Email, SMS etc.) and other interface required to handle UPI transactions.	
<b>20.5</b>	Virtual Payment Address (VPA) Management	

20.6	Application should be enabled with send/receive notification through GCM (Google cloud Messaging) and SMS	
20.7	UPI Mobile Application should support UPI functionalities as per NPCI specifications published on their website during the contract period from time to time	
20.8	The UPI solution should have its own security features, so it does not process any request that comes from outside banking host system	
20.9	The system should have provision to provide front end for capturing the outward UPI transactions with required AML checks and Maker checker concept.	
20.10	Additional features of the UPI solution	
20.11	Enable / Disable on screen log	
20.12	Enable / Disable file log	
20.13	Reset on screen log	
20.14	Complaint Management & Dispute Management	
20.15	Transactions per second TPS	
20.16	Number of success transaction	
20.17	Number of status unknown transaction	
20.18	Number of failed transaction with response code	
20.19	Status of original and Verification requests for a given transaction	
20.20	Business decline transactions for the day/month/year	
20.21	Technical decline transactions for the day/month/year	
20.22	No of Reversal Processed (Debit & Credit)	
20.23	No of Registration Done for the day/month/year	
20.24	Profiling, Simulation and Debugging of UPI Scenario in production by configuring at User Level and/or Service Level	
20.25	Reconciliation	
20.26	The bidder will provide the Reconciliation Solution on per transaction basis wherein the required reconciliation software, hardware, database license, OS license or any other licenses required for the application and the manpower for reconciliation services is to be provided by the bidder and to be sized adequately to meet the current and projected requirement.	
20.27	All successful financial Transactions only performed through all delivery channels (Mobile Banking, IMPS, UPI and BBPS) needs to be considered for reconciliation.	
20.28	The bidder to ensure security and confidentiality of the data or information obtained from the Bank and should comply with the IT security / IS policy of the Bank from time to time.	
20.29	The bidder needs to support Bank staff to handle all delivery channel (Mobile Banking, IMPS, UPI & BBPS) disputes.	
20.30	The bidder should provide a portal to Bank HO & Branch staff generate all delivery channel reconciliations reports (reconciled, un-reconciled as well as reports suggested by Bank time to time, to register dispute all digital transactions (IMPS, UPI, BBPS, AEPS, Payment gateway, ATM, BNA etc.)	

## 5 Performa of Commercial Bid

### 5.1 Annexure B: Performa for Commercial Bid

Bidder quote commercial offer as given below and duly understand that quote on any other format or any other way shall not be evaluated by the Bank and will be summarily rejected.

S.N.	Particulars	Base Price	GST + other levies, if applicable	Total Price
1	Onetime payment for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank and for integration, Implementation, Maintenance of Mobile Banking/IMPS/UPI services etc. And integration of Mobile Banking App solution services with existing running IMPS Switch of the bank. Development, customisation and designing etc. of Mobile banking App and BBPS Interface			
2	Recurring Charges per Transaction (Non-Financial)			
3	Recurring Charges per Transaction (Financial)			
Grand Total (1+2+3)				

**(Note: Projection of all types of transaction is 6000 per month. Recurring charges shall be calculated with the projected transactions. Projection of transactions are based on existing IMPS transactions)**

#### The Details of Earnest Money Deposit:

Value	
Demand Draft Number with Date	
Name and Branch of the bank	

## 6 Bid Proposal Proforma

### 6.1 Bid Covering Letter

The Administrator

The Chandigarh State Coop bank Ltd

SCO 1088-89, Sector 22 B, Chandigarh

**Sub: Selection of Application Service Provider for Mobile Banking Solution, IMPS switch and Solution, UPI switch and solution and BBPS interface**

Dear Sir,

1. Having examined the Tender Documents including all the terms and conditions, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best commercial rates to provide application 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. All the rates mentioned in our Proposal are in accordance with the terms as specified in bidding documents. All the rates and other terms and conditions of this Proposal are valid till the live of all the services mentioned in RFP from the date of opening of the bid.
4. We agree that The Chandigarh State Co-operative Bank Ltd. is not bound to accept the lowest Bid or any Bid, or the BANK may reject all bids.
5. I/We have enclosed the earnest money as required in Request for Proposal Document. In case of default it is liable to be forfeited in accordance with the provisions enumerated therein.
6. I/We hereby declare that my/our Proposal is made in good faith, without collusion or fraud and the information contained in the Proposal is true and correct to the best of my/our knowledge and belief and nothing has been concealed therefrom.

**Authorized Signatory (Name)**

Phone Number including Mobile Number:

Name:

Designation:

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

## 6.2 Performa for Technical Bid

Please attach all annexures in the given order as requested below:

SN	Description	Annexure Attached (Yes/No)
1	The Bidder should be a registered IT company in India under Companies Act 1956 and should have been in operation for at least Five years as on date of RFP. Please attach supporting documents as <b>Annexure-1</b>	
2	The Bidder(s) must have valid GST Registration and PAN number allotted by the respective authorities. Please attach supporting documents as <b>Annexure-2</b>	
3	Bidder should have average annual turnover of Rs 10 Crore or more for the last 3 years (2018-19, 2019-20 and 2020-21). In case of Micro and Small enterprises (MSEs) and start-ups (duly recognized by DIPP) the criteria of average annual turnover is relaxed. Such bidders are required to enclose the relevant and supporting documents for the said relaxation. Please attach supporting documents as <b>Annexure-3</b>	
4	The Bidder should have positive net worth in last 3 FY. Please attach supporting documents as <b>Annexure-4</b>	
5	The Bidder should have successfully implemented mobility solution in at least 3 Banks/NBFC/MFI in India. Please attach supporting documents as <b>Annexure-5</b>	
6	The Bidder should not be involved in any Bankruptcy filing or for protection from it. Please attach supporting documents as <b>Annexure-6</b>	
7	The Bidder should not be a blacklisted by any Government / PSU department or bank. <b>Annexure-7</b>	
8	If the Bidder is not the OEM, please attach due authorization certificate from the OEM. <b>Annexure-8</b>	
9	Bidder should have the following security certification: ISO 9001/27001 <b>Annexure-9</b>	

Phone Number including Mobile Number:

Name:

Designation:

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



### 6.3 Deviation from the Detailed Technical specifications

Following are the Deviations and Variations from the detailed specifications given in this Request for Proposal Document. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the specifications mentioned in the Request for Proposal Document.

SN	Clause No	Page No	Statement of Deviations and Variations

Name:

Authorised Signatory:

#### 6.4 Performa of Manufacturers/ Developers Authorization

The Administrator

The Chandigarh State Coop bank Ltd

SCO 1088-89, Sector 22 B, Chandigarh

**Sub: Selection of Application Service Provider for Mobile Banking Solution, IMPS switch and Solution, UPI switch and solution and BBPS interface**

**Dear Sir,**

We \_\_\_\_\_ who are established and reputed  
Manufacturers / Developers of \_\_\_\_\_ having Factory /  
Development Centre at \_\_\_\_\_  
do hereby authorize M/s \_\_\_\_\_ [Name and Address of  
Vendor] to submit a bid and sign the contract with you for the goods Manufactured / Products  
developed by us against the above Request for Proposal No CSCB/IT/Mobile Banking/2021/01. We  
hereby extend our full Guarantee and Warranty as per the clauses of contract based on the Terms  
and Conditions of the RFP for the goods and services offered for supply by the above organization in  
response to your RFP.

Yours faithfully

Name of the Manufacturer / Developer

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

**6.5 Proforma for Commercial Bid**

<b>S.N.</b>	<b>Particulars</b>	<b>Base Price</b>	<b>GST + other levies, if applicable</b>	<b>Total Price</b>
<b>1</b>	Onetime payment for the server system for FI Gateway and communication lines to the EFT Switch and CBS Server of the Bank and for integration, Implementation, Maintenance of Mobile Banking/IMPS/UPI services etc. And integration of Mobile Banking App solution services with existing running IMPS Switch of the bank. Development, customisation and designing etc. of Mobile banking App and BBPS Interface			
<b>2</b>	Recurring Charges per Transaction (Non-Financial)			
<b>3</b>	Recurring Charges per Transaction (Financial)			
Grand Total (1+2+3)				

**(Note: Projection of all types of transaction is 6000 per month. Recurring charges shall be calculated with the projected transactions. Projection of transactions are based on existing IMPS transactions)**

**The Details of Earnest Money Deposit:**

Value	
Demand Draft Number with Date	
Name and Branch of the bank	

Sd/-

**Administrator**  
**The Chandigarh State Coop bank Ltd**  
**SCO 1088-89, Sector 22 B, Chandigarh,**  
**160022**